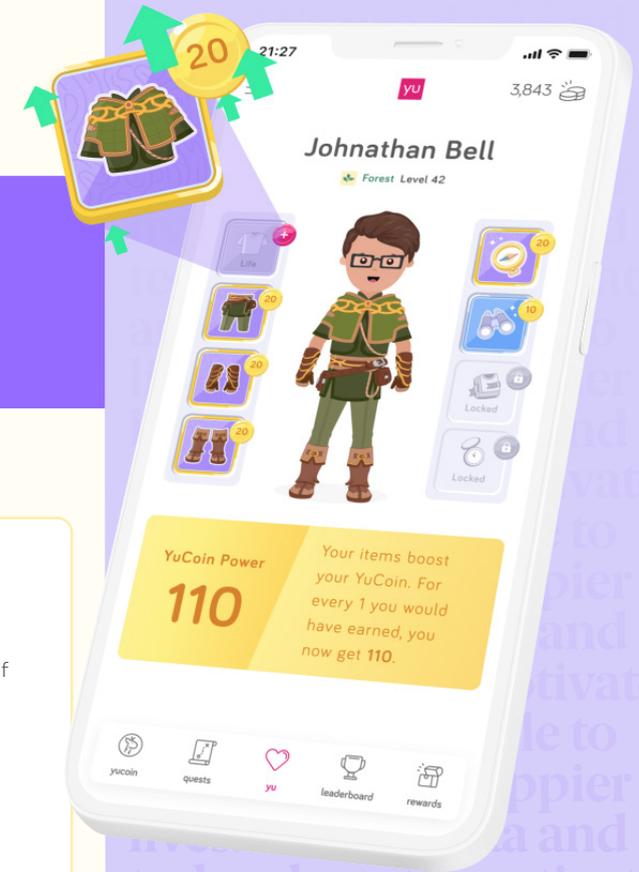




# Welcome to the Yuniverse.

Insurance that Inspires Life.

YuLife is insurance that inspires life. We have shifted group risk insurance to a proactive model where our policies decrease risk by helping individuals live healthier lives. The YuLife app encourages positive daily habits like walking and meditating by rewarding individuals with Avios miles, vouchers and discounts on some of UKs favourite brands. At the same time, YuLife members have access to tele-medicine and mental health support to help prevent and treat illness. YuLife provides a simple, cost-effective way for businesses from high-growth FinTech's like Curve to established retailers like Co-op to provide financial security while also helping their people live well and take care of themselves.



## Three stages to de-risk people.

### Live well everyday.

#### ✔ YuLife Health Challenges and Rewards

Employees are rewarded for engaging in simple, healthy habits that de-risk them from major chronic physical and mental diseases.

Progress through the YuLife levels, complete streaks and earn extra YuCoin by going on daily walking and mindfulness challenges. Cash in YuCoin, our wellbeing currency, for amazing rewards from big brands.

### Prevent illness.

#### ✔ Virtual Healthcare

Access to instant online medical support with a 24/7 virtual GP, personalised nutrition plan, fitness programme and online health check.

#### ✔ YuMatter

A confidential Employee Assistance Programme that provides mental health support immediately. Face-to-face or virtual counselling supports with emotional or financial issues or provides career and life coaching.

### Protect your future.

#### ✔ Group Life Insurance

A lump sum paid to beneficiaries if the employee passes away.

#### ✔ Group Income Protection

A percentage of salary paid monthly in the instance that an employee cannot work.

#### ✔ Group Critical Illness

A lump sum paid to the employee in the event they suffer from a pre-defined list of critical illnesses.

## We improve lives with a highly engaging app.



6,134  
average steps per day

80  
minutes of meditation per week

67%  
of users agree they live healthier lifestyles as a result of YuLife

4.8  
rating out of 5 on ★ Trustpilot



Smart Health is provided to AIG Life Limited customers by Teladoc Health. These services are non-contractual, which means they don't form part of your insurance contract with AIG. If AIG's partnership with Teladoc Health ends, the service can be withdrawn at any time without notice. 2021 © Yu Life Ltd. Yu Life Ltd is authorised and regulated by the Financial Conduct Authority. Firm reference No. 783352. Yu Life Ltd is a company registered in England, company no. 10308260, registered office: 12 Mallow Street, London, EC1Y 8RQ. In addition to providing group life insurance cover, YuLife offers bonuses, discounts and incentives through its wellness app to inspire your team to prioritise their health.

Underwritten by



# How it works.

## Insurance that's all about Yu.

**Yu screen.** Access to insurance benefits, including types of cover and policy IDs, providing immediate peace-of-mind and transparency.



### Customising a Yumoji.

A personalised avatar can be customised for each team member.

**YuCoin Power.** Earning potential for for each in-app activity.

## The currency of wellbeing.

YuCoin is YuLife's "currency of wellbeing" (reward currency) that team members earn for daily in-app activity. YuCoin is then exchanged for vouchers and discounts from brands such as Amazon, Nike and ASOS.

**Daily steps:** Improve physical wellbeing for any ability with a short stroll (5 minutes), brisk walk (10 minutes) or long walks (30 minutes)

**Mindful minutes:** Boost mental wellbeing with 3-10 minutes of mindfulness (such as breathing exercises or meditation)

## Incentivising healthy behaviour.

Gift vouchers, Avios air miles, exclusive membership and wellbeing product discounts.



## Quests and challenges.

YuLife has over 200 levels to engage and inspire your team members, with daily quests and challenges to maintain and reward engagement.

**Streaks:** Complete a challenge 5-days in a row, receive bonus YuCoin.

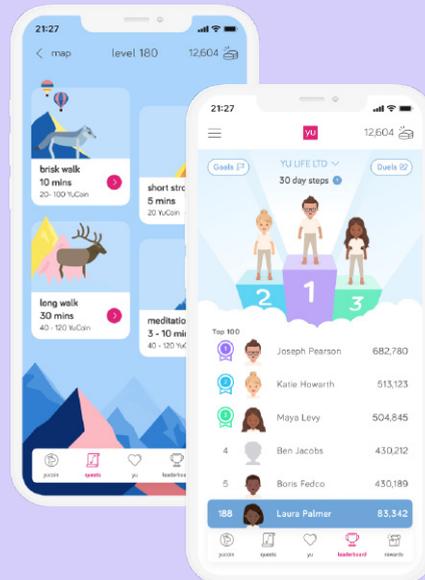
**Chests:** Unlock bonus YuCoin every 7 quests.

**Campaigns and Surges:** Surges around key events throughout the year (e.g. World Health Day) where the amount of YuCoin a team member can earn increases.

## Fostering a community.

**Competing for the podium.** Constantly changing leaderboard based on 30-day rolling activity.

**NEW! Player vs player Duels.** Challenge other members to a duel and propose a YuCoin wager.



## Critical health and wellbeing services.



### Virtual GP and healthcare services

Access to instant online medical support.

- ✓ 24/7 online GP
- ✓ Best Doctors (second medical opinion service)
- ✓ Personalised nutrition plan, fitness programme and online health check



### YuMatter EAP (Employee Assistance Programme)

Access to mental health support

- ✓ Structured clinical counselling
- ✓ Financial support
- ✓ Career coaching



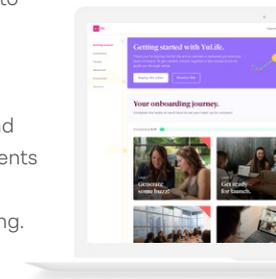
### Online will-writing

Provide peace of mind

Financial wellness is a key part of living a healthier life and at YuLife that means helping employees and their families plan for all eventualities. That's why YuLife offers a free will-writing service through our partner Farewill.

## Insights relevant to your team.

We've made YuLife as easy to manage as possible. Our user-friendly dashboard makes it simple to add and invite employees, demonstrate engagement, and show improvements in mental and physical wellbeing.



## Health & insurance campaign and implementation.

- ✓ Wellbeing Calendar with YuCoin Surges
- ✓ YuLife Presents: Exclusive Health & Wellbeing Events
- ✓ Proactive Training with Yuniversity
- ✓ Joint Thought - Leadership & Awards
- ✓ Live Chat for Immediate Support

For more info get in touch:

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