



Lifetime 

Helping You Help Your People

Lifetime Employee Benefits Services

LIFETIME.CO.NZ



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Employee Benefits with Lifetime

Helping You Support Your People

Your people are your business and great businesses invest in their people. At Lifetime, we help employers of all sizes create practical, high-impact employee benefits packages that go beyond perks and policies. These are programmes that actually improve lives.

Whether it is health cover, income protection, financial education, or KiwiSaver guidance, we design benefits that reflect your culture, suit your budget, and support your team's wellbeing today and into the future.

We are one of New Zealand's larger employee benefits teams, with local advisers in 16 locations and experience in supporting businesses from 5 to 3,500+ staff

This overview is designed to show you what's possible and how we can help you make it happen.





Why Employee Benefits Matter

Recruiting great people is hard. Keeping them is harder. In today's workplace, salary alone isn't enough. Employees want to feel valued, supported, and protected.

Smart employee benefits aren't just a "nice to have." They can directly impact your business by:

- Reducing staff turnover
- Boosting productivity and reducing presenteeism
- Helping you attract top talent in a competitive market
- Building loyalty and trust
- Supporting wellbeing, resilience, and engagement

In fact, health insurance is the most valued workplace benefit in New Zealand outranking bonuses, vehicles, and even flexible work options, according to independent research by SEEK and Southern Cross.

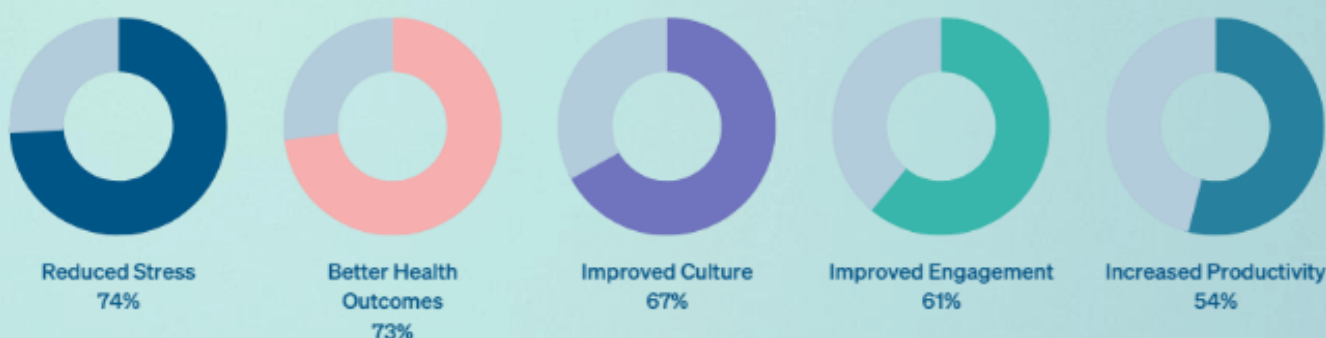
Beyond insurance, employees also want practical support: help managing finances, accessing healthcare faster, and feeling confident about their futures.

When you invest in your people, they invest back in your business.





Key Drivers for Employee Benefits



89% of organisations encourage employees to stay home when sick, showing that employers now play a central role in workforce wellbeing

A typical employee's absence continues to cost their employer between \$600 to \$1000 per year.

The direct costs of absence employees reached \$2.86 billion in 2022

#1. The most appealing work perk that businesses can offer New Zealanders is health insurance cover.

Source: *Wellness In The Workplace Survey 2023 –Southern Cross Report.*

Source: *Seek Article 2022 - Independent research conducted by Nature on behalf of SEEK. Interviewing 4000 Kiwis annually.*



How We Can Help

There's no one-size-fits-all when it comes to employee benefits. We work with you to build a plan that reflects your business, your people, and what you want to achieve, whether that's improving retention, supporting wellbeing, or simply doing right by your team.

Some of the most common solutions we're building right now include:

- Employer-funded life cover with short-term income protection
- Group health insurance, more often with cover for pre-existing conditions
- Workplace savings plans that reward long service, loyalty, or top performance

We also help businesses add flexibility, like letting staff top up their plans with additional cover at their own cost and we support the rollout with clear staff comms and education, so the value is understood from day one.

Whether you want to start small or build a fully integrated package, we will help you make it work and make it matter.

Getting started doesn't need to be complicated. Whether you're reviewing your current setup or creating a new offer from scratch, our team will guide you every step of the way.





Our Process

1.

Discovery

We start by learning about your business and your goals, your people, and any challenges you're facing. This is where we define success and identify the best-fit options.

2.

Market Scan

We gather quotes and terms from all relevant providers based on your needs. This includes health, life, trauma, income protection, KiwiSaver and savings plans, we do the legwork for you.

3.

Recommendation

We deliver a clear, tailored proposal with side-by-side comparisons and practical advice to help you make an informed decision. No guesswork. No pressure.

4.

Implementation & Support

Once you're ready to go, we manage the rollout.

This includes:

- Staff communications and education
- Onboarding sessions (virtual or in-person)
- 1:1 support with our advisers as required
- Optional upgrades for staff who want extra cover
- We help you get all the administrative stuff sorted with the providers to make it as simple as possible for your HR team.

We don't just set up your benefits, we embed them into your business. We make sure your team understands what's on offer and why it matters. Regular reviews of your programme keep it relevant as your business evolves.





The Lifetime Difference

What makes Lifetime different? We focus on people not just products. We take pride in assisting our clients in achieving their goals. Our unique Advice for Life philosophy sets us apart, moving away from product to a focus on people. When designing an Employee Benefits plan, we work with you to identify your objectives and keys to success. We work in partnership, with you to tailor a plan to suit your teams' requirements within your budget. You and your team can also benefit from additional individual financial services, provided through our local network of advisers.

With over 60 financial advice experts nationwide and a dedicated Employee Benefits team, we combine national reach with personalised service.



Over 60 Financial
Advice Experts Nationwide



Dedicated Employee
Benefits Team



Personalised Employee
Service Offering



Financial Literacy &
Wellbeing Focus

Wherever your business is based, we are right there with you, in person or online through our local adviser network across New Zealand.





Our Purpose

We are here to create greater financial certainty for New Zealanders, through all of life's stages.

Success isn't just about wealth. It's about helping people achieve what matters to them whether that's getting on the property ladder, caring for whānau, or retiring with confidence.

That's why we partner with employers who want to offer more than just a payslip, who want to build workplaces that support wellbeing, loyalty, and long-term impact.

Our work is guided by the values that shape how we show up every day



PEOPLE
FIRST



INTEGRITY



TEAMWORK



COURAGE



CONTINUOUS
IMPROVEMENT



Let's Talk About What's Possible

Whether you're building a benefits programme for the first time or looking to improve what you already offer we're here to help you support your people.

Start with a conversation. We will share what's working for other businesses like yours and help you explore the best fit for your team.



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