



True Value

Meaningful Engagement

Practical Innovation

# Where employee benefits finally work.

CJ Workplace helps employers turn employee benefits into measurable business value through structural intelligence and meaningful engagement.

A positioning overview for Strategic Partners



# Your benefits budget is working. But is it performing?

## Current UK Employee Benefits Investment

**£15bn**

wasted on unused benefits every year

**12%**

of employees are satisfied with their benefits

**67%**

don't even know what's in their package

The system is fundamentally broken. The issue is rarely intent. It is structure



# How we deliver

## The Complete Employee Benefits Ecosystem

CJ Workplace follows a simple six-step system to turn benefits from a scattered set of providers into a clear, measurable programme.

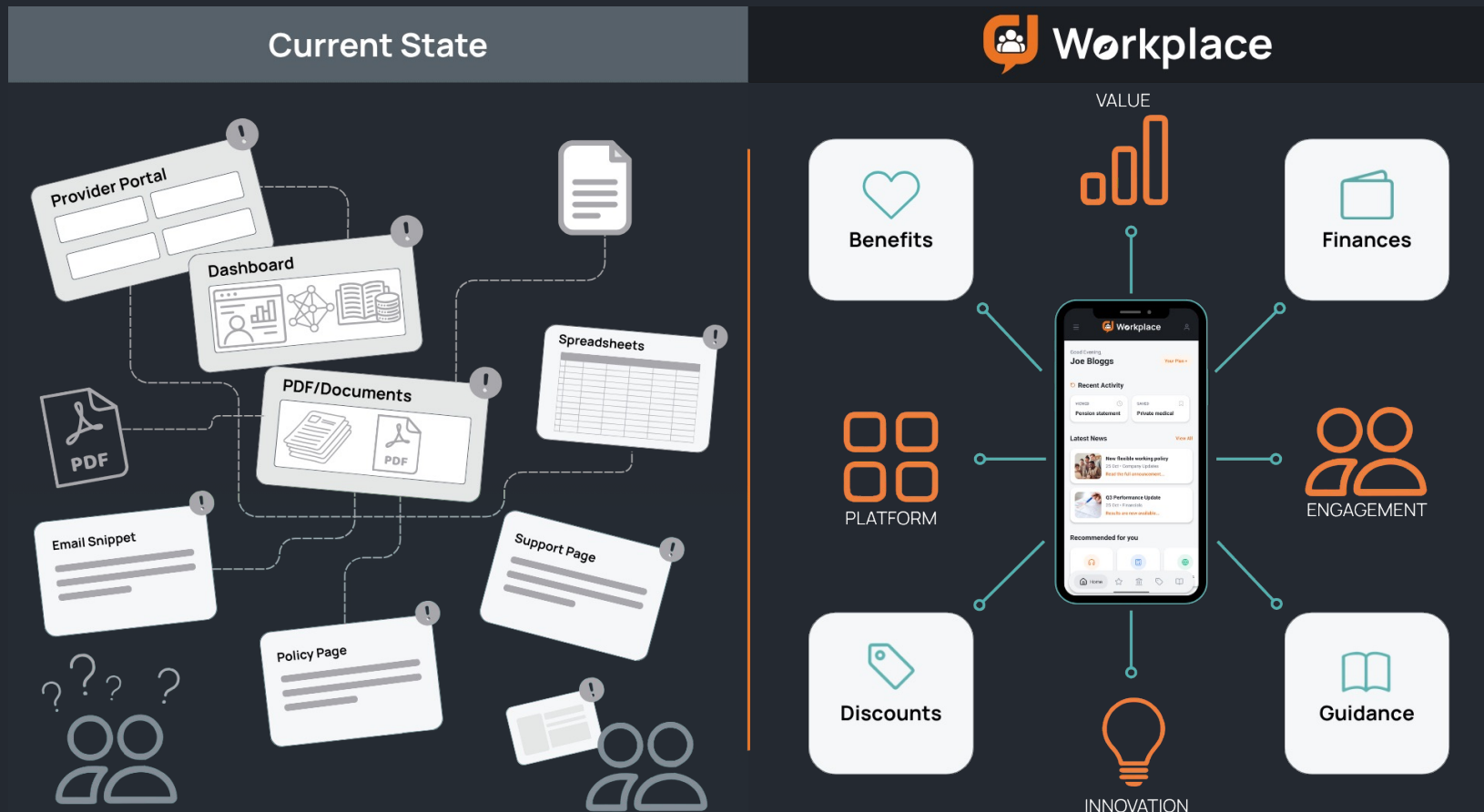
We first bring everything into one visible ecosystem, then guide employees to what's relevant, add the right support at the right moments and finally measure what's working so it can be improved over time.





# The current state: Fragmented chaos

Most employee benefits exist across multiple providers & disconnected systems. The result was wasted spend, low engagement and an overwhelmed HR department.





# How CJ Workplace embeds value

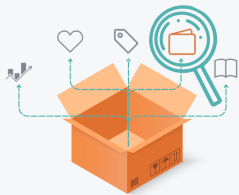
A structured approach that turns your benefits investment into measurable value for **your business** and **your people**.

The journey starts with **Foundation**. **Activation**, **Optimisation** and **Protection** can run in parallel to deliver continuous improvement and measurable value.

01

## FOUNDATION

We build a clear picture before we make any decisions.



- Workforce and data review
- Existing benefits and costs
- Business priorities and goals

### VALUE CREATED:

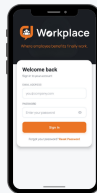


A clear, accurate foundation for better decisions.

02

## ACTIVATION

We bring your benefits to life and your people with them.



- CJ Workplace app launch
- Clear communications
- Ongoing engagement & prompts
- Engagement tracking & insights

### VALUE CREATED:



Benefits become visible, accessible and valued.

03

## OPTIMISATION

We make sure your benefits work as hard as they should.



- Review of benefit arrangements
- Identify gaps & inefficiencies
- Recommendations for improvement
- Support implementation

### VALUE CREATED:



A smarter, more relevant and cost-effective package

04

## PROTECTION

We strengthen the support around your people and your business.



- Group life & income protection review
- Absence & risk support alignment
- Claims support & guidance
- Future proofing your cover

### VALUE CREATED:



Stronger protection & clearer support when it matters most.



# Our core belief-system

If you're going to do it, do it properly. What "properly" means to us:

TRUE VALUE

MEANINGFUL ENGAGEMENT

PRACTICAL INNOVATION

**Greater value** doesn't start with more spend.  
It starts with **better structure.**

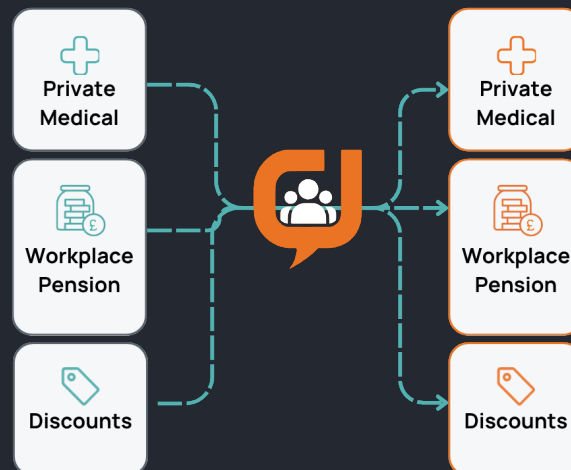
## STRUCTURED REVIEW

Audit current benefits to identify inefficiencies and map existing provisions



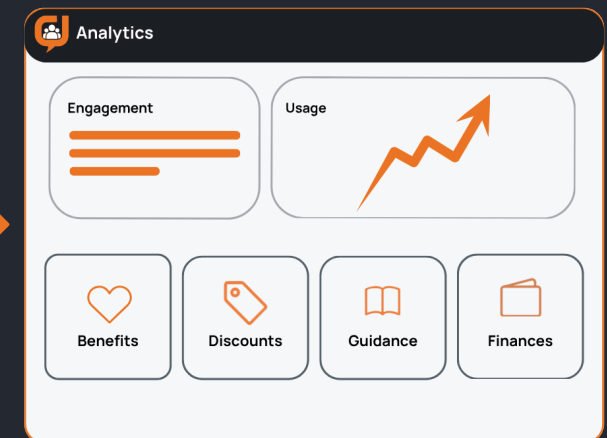
## SMART BROKING

Restructure solutions and broker better deals without increasing your total spend



## MEASUREABLE REPORTING

Gain clear visibility into employee utilisation, engagement and true ROI





# Our core belief-system

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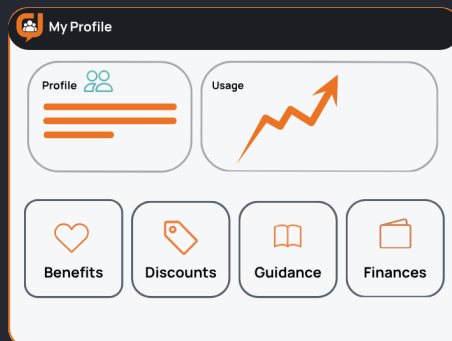
PRACTICAL INNOVATION



Benefits only **create value** when they are **used** and **understood**.

## VISIBILITY

All employee benefits are clearly presented through a single, secure digital platform.



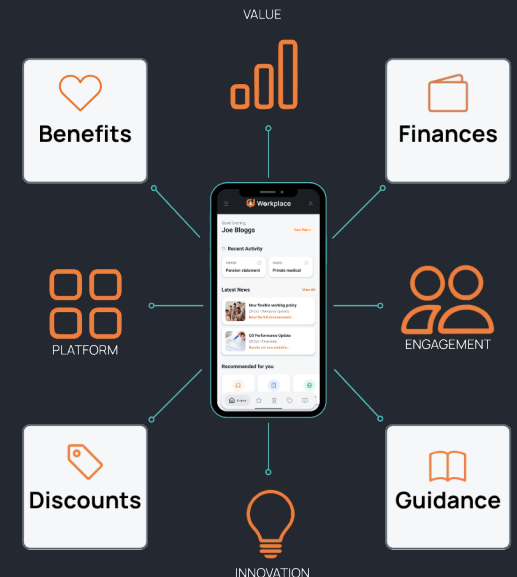
## ADVICE

Employees receive access to educational resources and financial advice to make informed decisions.



## ACTIVATION

Benefits transition from passive offerings to active, practical support for employees.



# Our core belief-system



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TRUE VALUE

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PRACTICAL INNOVATION



Innovation is not about adding more products. It is about **advancing** how benefits are **structured, communicated and applied.**

## INNOVATION BEYOND BROKING

Innovation that improves both experience and measurable outcome.



### Philosophy Led

Built on defined beliefs about value, engagement and measurable impact.



### Market-Aware

Positioned to remain efficient and commercially grounded.



### Delivery Focused

Combining technology, advisory depth and communication clarity.

## ELEVATING WORKPLACE DELIVERY

Advance techniques, communication methods and technology integration.



### Modern Communication

Using clear, relevant scenarios to improve employee buy-in and understanding.



### Innovative Technology

Implementing digital tools that organise fragmented benefits into a single, intuitive ecosystem.



### Beyond the Workplace

Engagement does not stop with the employee. Benefits influence families, financial confidence and household stability.

[www.cjworkplace.com](http://www.cjworkplace.com)

## STAYING AHEAD OF THE GAME

Established advisory and leadership expertise to elevate workplace benefits.



### Quiet Innovation

We innovate behind the scenes so the experience stays simple for people, but powerful for employers.



### Avoid Assumptions

Improvement driven by real business feedback and not assumptions



### Tuned in

Staying ahead of the current trends and applying where it counts



# What the platform delivers

All delivered through our purpose-built platform:

## The CJ Workplace Platform

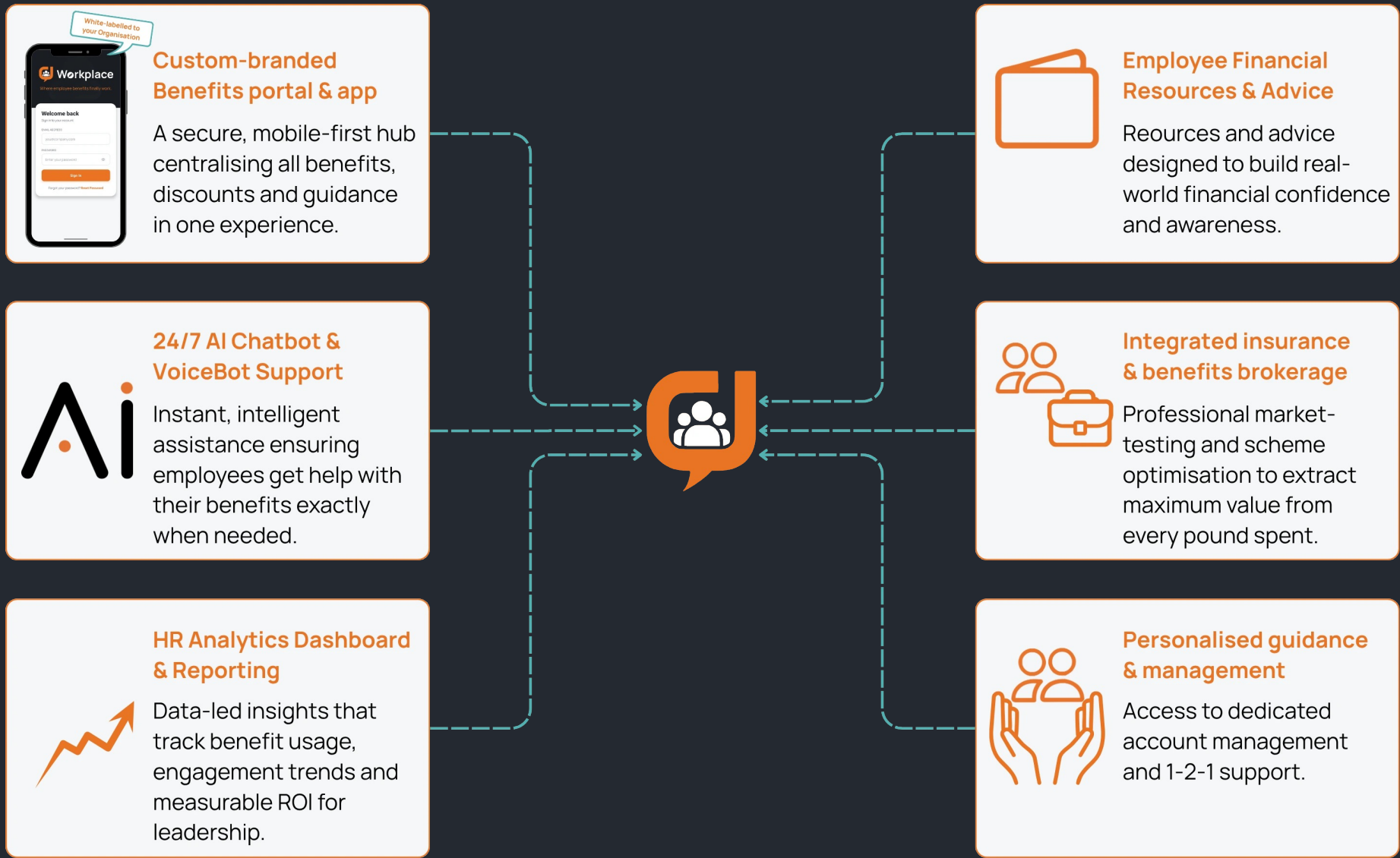
Bringing fragmented employee benefits into one structured, measurable system.





# What we provide

The Complete Employee Benefits Ecosystem



# Brokerage clarity



Independent brokerage and governance underpin everything we deliver.



## Employee Benefits Brokerage



## Business Protection



Plus other schemes as required

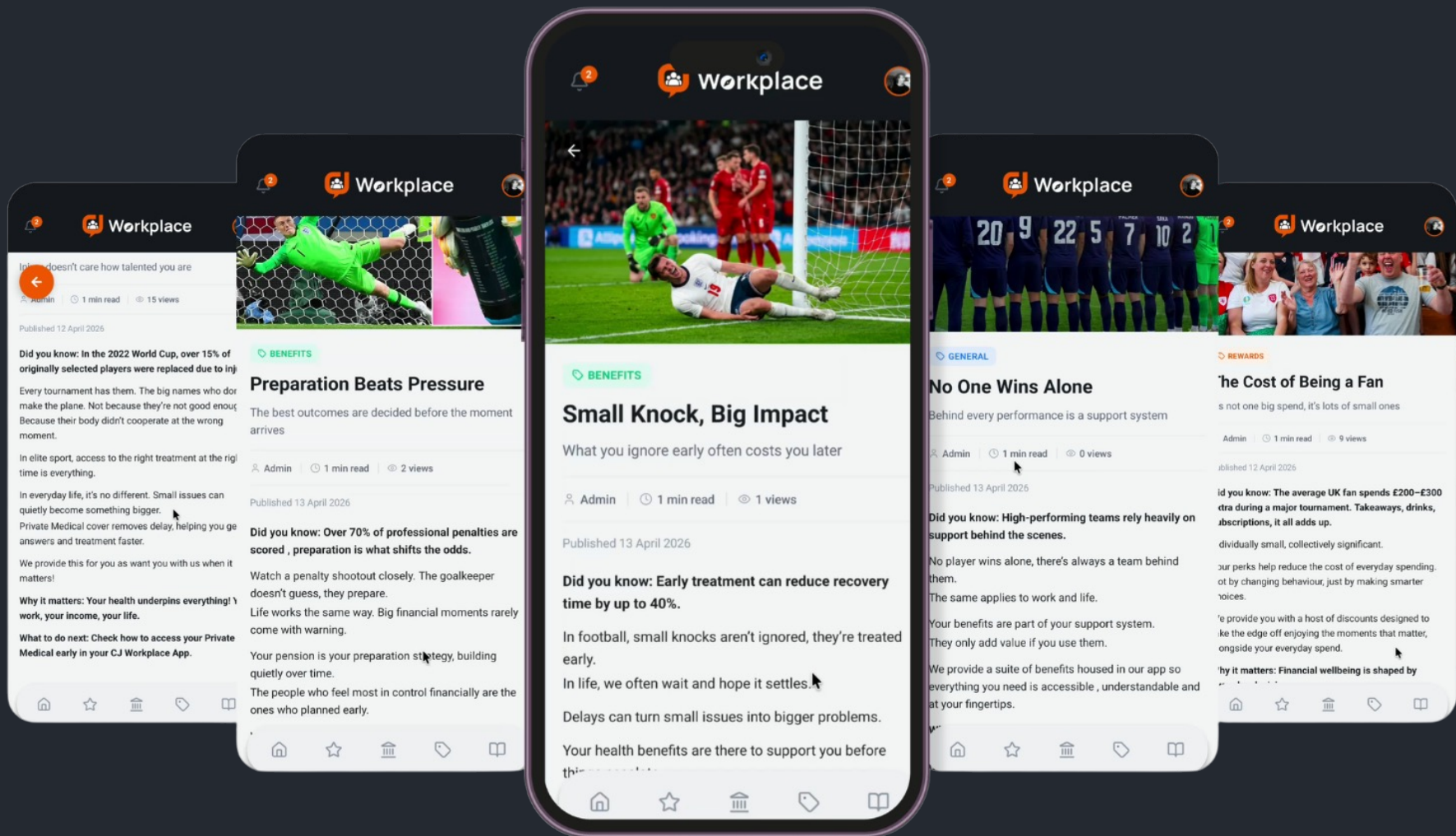
All brokerage is underpinned by clarity and accountability.



# How we inform & engage

Timely themes that your employees care about

News & Articles keeps engagement moving: timely stories, relevant topics and clear 'what to do next' prompts that turn updates into action.

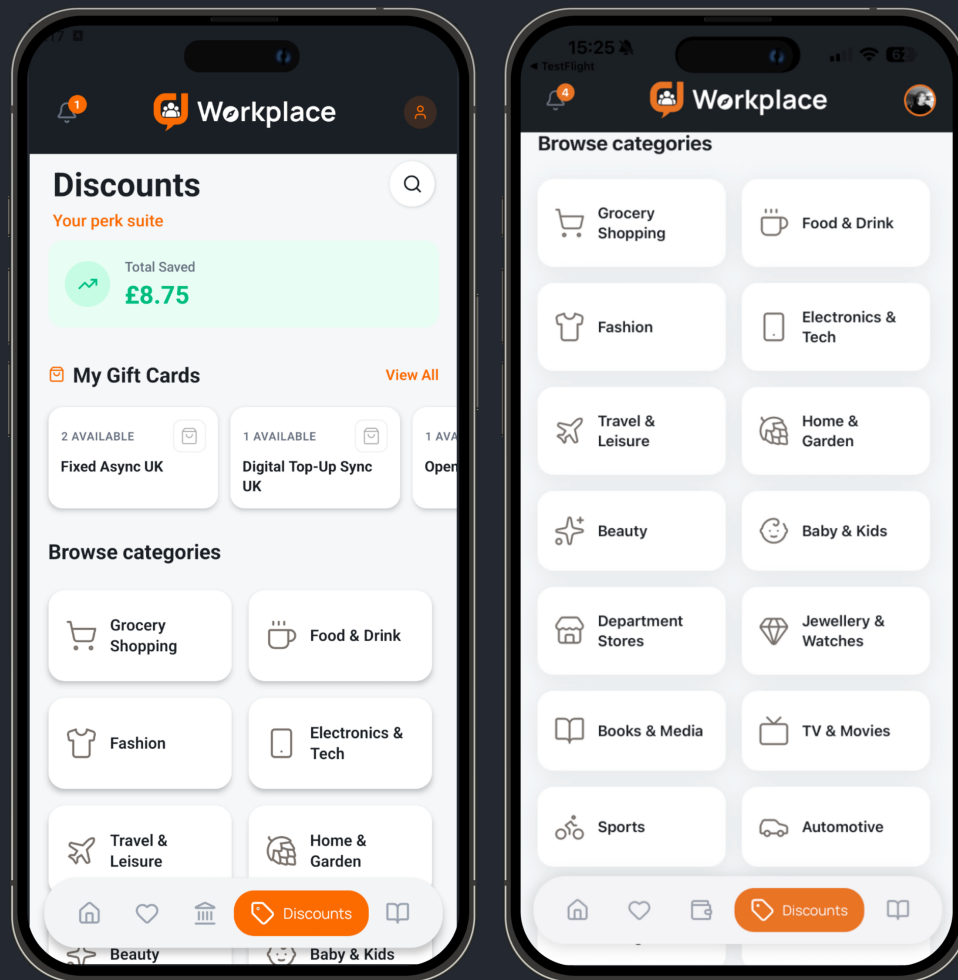




# Employee Discounts

Save more on the brands you love

Turn everyday shopping into everyday savings: a few percent off here and there quickly adds up when employees use the discounts regularly.



## App-based

Available on any device, anywhere

## Familiar Brands

Access discounts from major brands

## Save on what matters

Designed to save on things where people already spend

## ROI

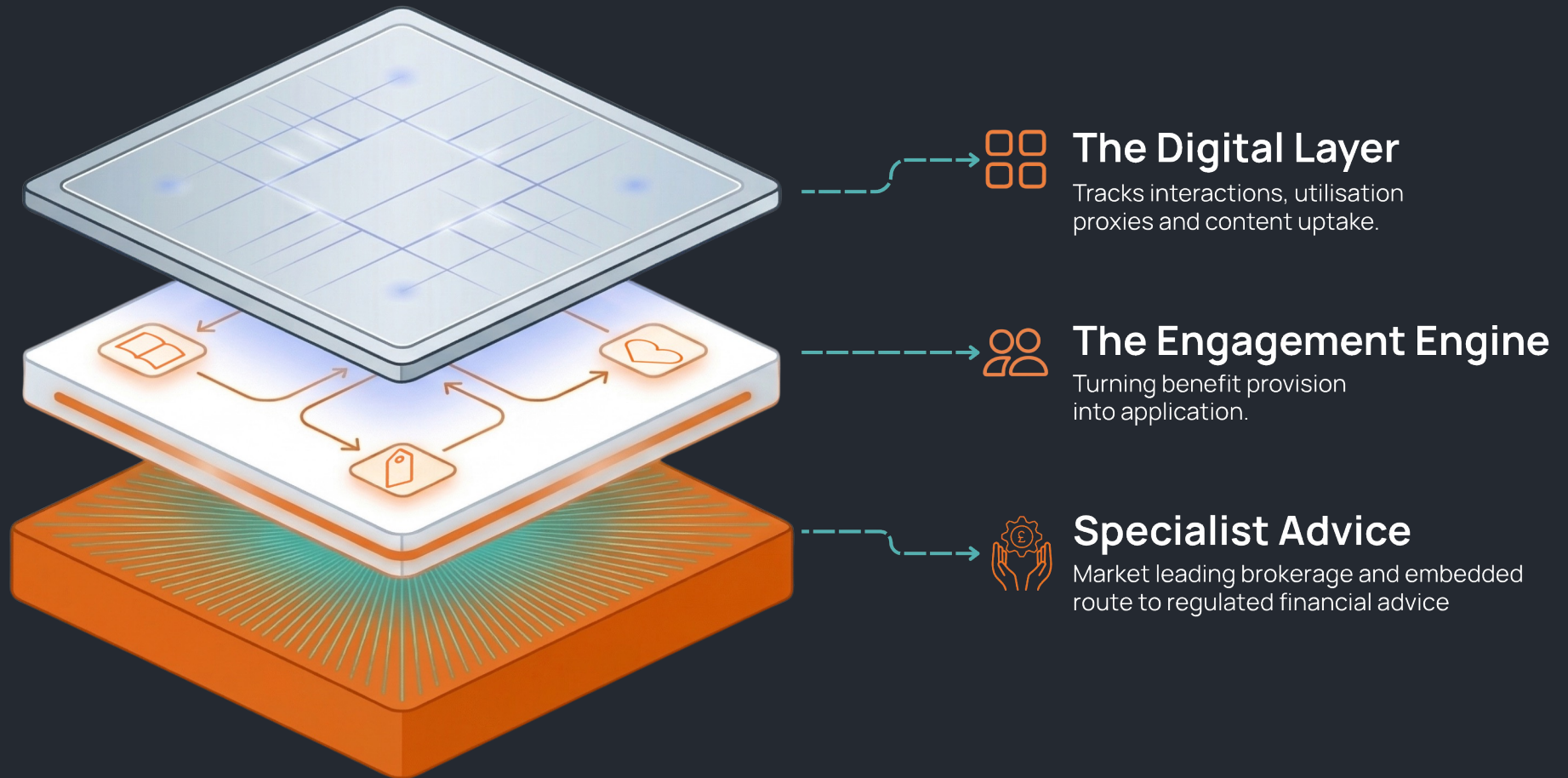
Put the money back in people's pocket



# How we stack up

Reduces decision paralysis, supports retention and connects workplace benefits to the wider financial landscape

Engagement strengthens when employees move from information to informed decision. Software alone does not change behaviour.





# The market landscape

## Why the hybrid model wins

The CJ Workplace hybrid model succeeds by overcoming the limitations of traditional brokers, digital platforms and costly consultancies through a unique combination of independent benefits brokerage, engagement technology and regulated specialist advice.

	Traditional Brokers	Pure Tech Platforms	Financial Adviser	CJ Workplace Hybrid
Proactive Policy Broking & Renewals	✓	✗	✗	✓
Modern Employee UI/UX Platform	✗	✓	✗	✓
Regulated Financial Advisory Depth	✗	✗	✓	✓
Commercial Sensibility for mid-market	✗	✗	✗	✓
	Focus on renewals, lack of engagement tech	Focus on UX, lack regulated depth	Focus on regulated depth but lack UX & impact at volume	Combines brokerage, engagement technology and regulated financial expertise



# Key stats

The commercial case for structure and engagement

Source: CIPD

52%

Understand benefits

Source: Gallup

21%

More profitable

Source: Deloitte UK

£4.70

Return for every £1 invested

Source: Glassdoor

78%

Say benefits influence their decision to stay

Source: CIPD / Oxford Economics

6-9 months

Salary to replace an employee

Source: CIPD / Industry research

< 10%

Have structured financial wellbeing strategy



# Strategic Review

A focused 30-minute review of your current benefits structure.

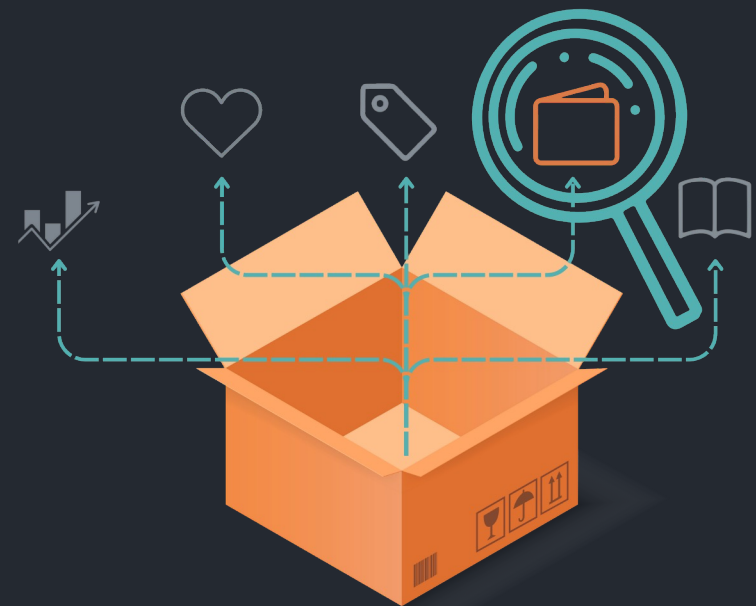
The purpose of the strategic review is to provide clarity on how structure, engagement and measurable value could be improved within your existing benefits ecosystem.

## What the review covers

The review is practical and commercially focused

- ✓ Overview of current benefit structure
- ✓ Identification of fragmentation or overlap
- ✓ Engagement considerations
- ✓ Measurement visibility
- ✓ Next-step recommendations

No obligation. Clear and structured.



Book a Strategic Review





# Workplace

Where employee benefits finally work.

Book a Strategic Review



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All statistics sourced from: Isio & YouGov (2023), Drewberry Employee Benefits Survey (2025), Gallup State of the Global Workplace (2025), GRiD, Gallagher (2025), MetLife UK (2024), UK Government Keep Britain Working Review (2025), Hooray Insurance (2024).

CJ Workplace is an Appointed Representative of Cheetham Jackson Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN: 969033). Our registered address is 23 Market Street, Chorley, PR7 2SY.

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