

# JLT BENEFIT SOLUTIONS

INNOVATIVE. INTEGRATED. GLOBAL.



# JLT Benefit Solutions

JLT Benefit Solutions provides consultancy and administration services to corporate and private clients across a wide range of company paid and voluntary employee benefits.

Working in partnership with our clients, the Benefit Solutions team has the knowledge and expertise to customise an innovative and competitive benefits plan, uniquely suited to your organisation's business needs. We believe that benefits should not be looked at in isolation but as an integrated program, where benefits complement one another and provide comprehensive but cost effective cover. A well designed and executed employee benefits program can help you attract, motivate and retain the best people – crucial in such a competitive market place.

Understanding how employee benefits are utilised, through voluntary take up or through claims experience is essential for an organisation to determine whether the benefits are adequate and affordable now and in the future. JLT's integrated services provide the unique ability to analyse an organisation's data across all areas of their benefits program:

- Early Intervention
- Rehabilitation
- Workers' Compensation
- Corporate Health Insurance
- Group Risk Insurance
- Personal and Business advice

This allows us to provide recommendations for the future, helping organisations to plan for and understand their employee risks and liabilities.

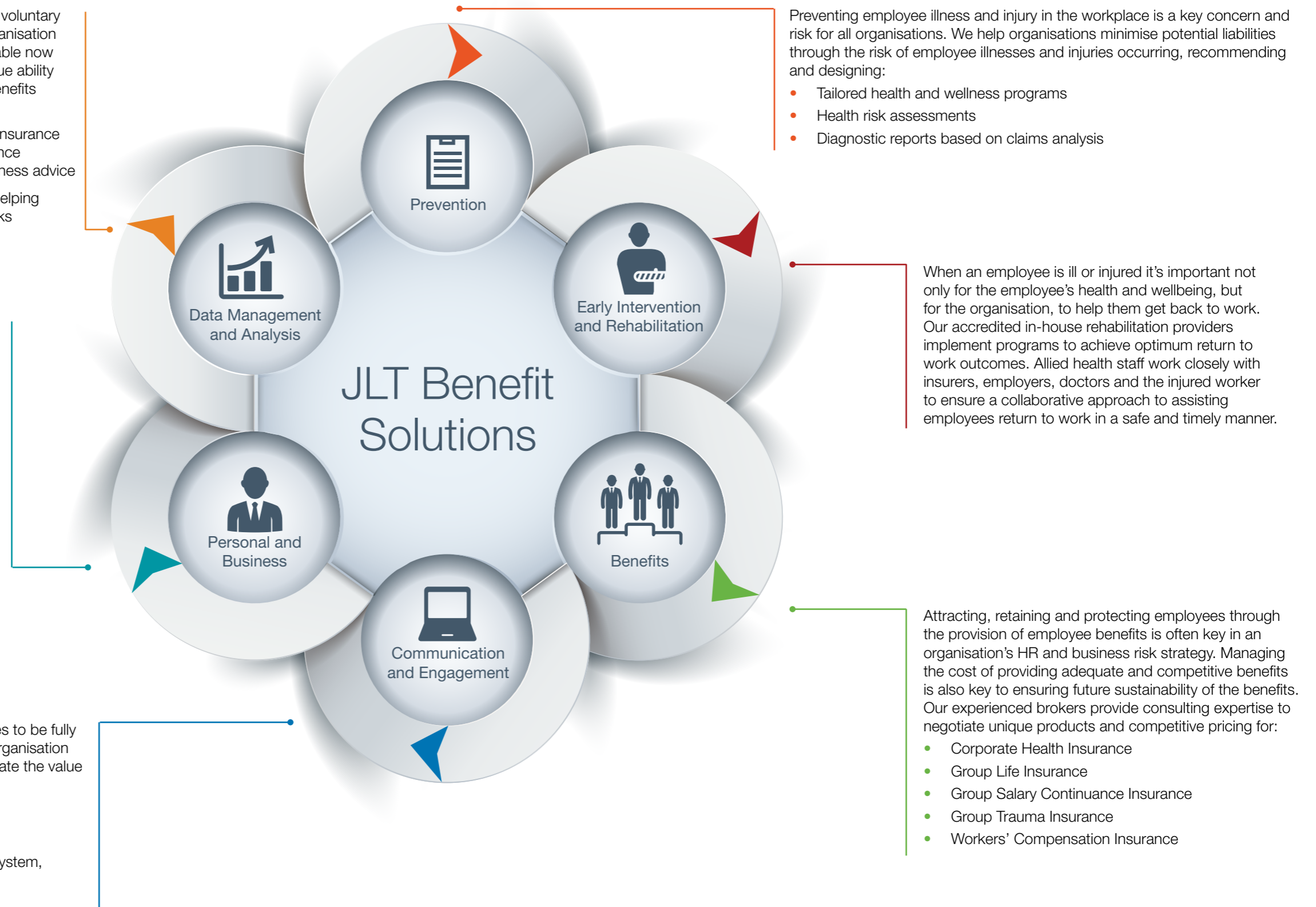
Some employees need advice and assistance on an individual basis, outside of what an organisation can provide in their employee benefit program. Our consultants help tailor individual solutions to cover death, total and permanent disability or inability to work through injury or illness. We also help to identify and protect key individuals within an organisation, ensuring the company is financially protected in the event of their unexpected death or disability through:

- Key Person Insurance
- Share Purchase Insurance
- Debt Protection Insurance
- Business Expense Insurance

Employee benefits need to be seen and heard by employees to be fully appreciated and utilised, and to justify the investment an organisation makes in providing them. We help organisations communicate the value of their employee benefits assisting with:

- Provision of employee benefits communications
- Promotional events
- Group employee benefit seminars
- Access to our online employee benefits management system, BenPal, via desktop or mobile device

[www.benpal.com/australia](http://www.benpal.com/australia)



# ABOUT JLT

Jardine Lloyd Thompson (JLT) is one of the world's largest providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services. JLT's client proposition is built upon our deep specialist knowledge, client advocacy, tailored advice and service excellence. We place our clients first, champion innovative thinking and expect to be judged on the results we deliver.

JLT has offices in 40 territories with some 10,000 employees supported by the JLT International Network enabling us to offer risk management and employee benefit solutions in over 135 countries.

# CONTACTS

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