



**Protects lives.
Rewards living.
Inspires life.**

The background is a solid purple color with several stylized, light purple cloud shapes scattered across the scene. The text is centered in a white serif font.

Life insurance is an industry of 200 year old companies worth over £100 billion.

but it is not fit for the future...

There is a **£3 trillion** life protection gap.

-  Focus on death and claims
-  Low industry trust
-  Low perceived value
-  66% of professionals are not insured

Eight out of 10 people cannot understand UK insurance policies.

FINANCIAL TIMES

60% of UK women with dependent child have no life cover.

COVER

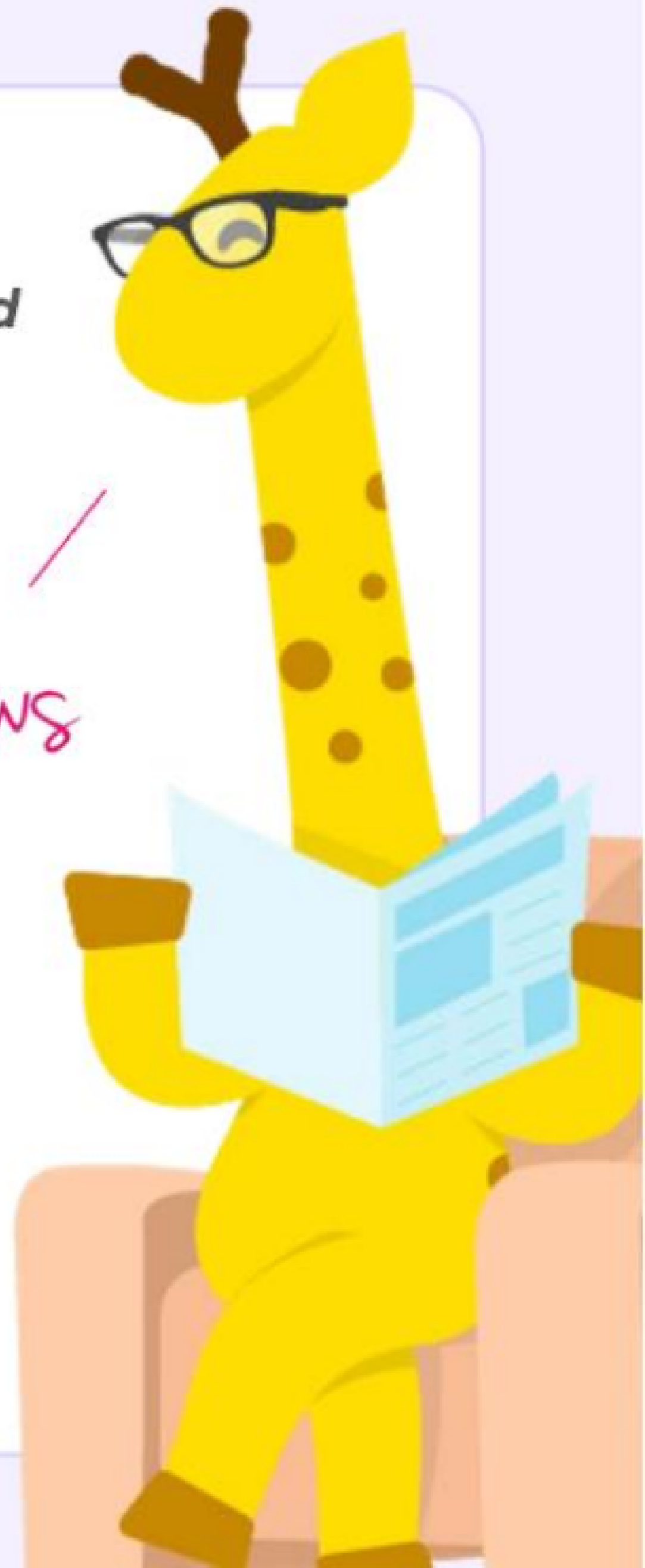
Britain has the third highest life insurance gap in Europe.

COVER

Covid-19 pandemic motivates younger people to buy life insurance.

THE WALL STREET JOURNAL

In the news



...and the time for change is now.



of chronic disease could be eliminated based on **lifestyle** and the actions we take every day.*

*Hyman MA, Ornish D, Roizen M. Lifestyle medicine: Treating the causes of diseases. / **IES / ***HR Magazine / †Opinions and Lifestyle Survey (COVID-19 module), 2020/2 / ††Fitbit



Deep interest in personal and company wellbeing:



IMPORTANCE OF WELLBEING

56% of adults feel their wellbeing is affected because of Covid-19** and **38%** of adults have high levels of anxiety***



DESIRE FOR FINANCIAL SECURITY

55% report a decline in financial wellbeing in the past 6-months.†



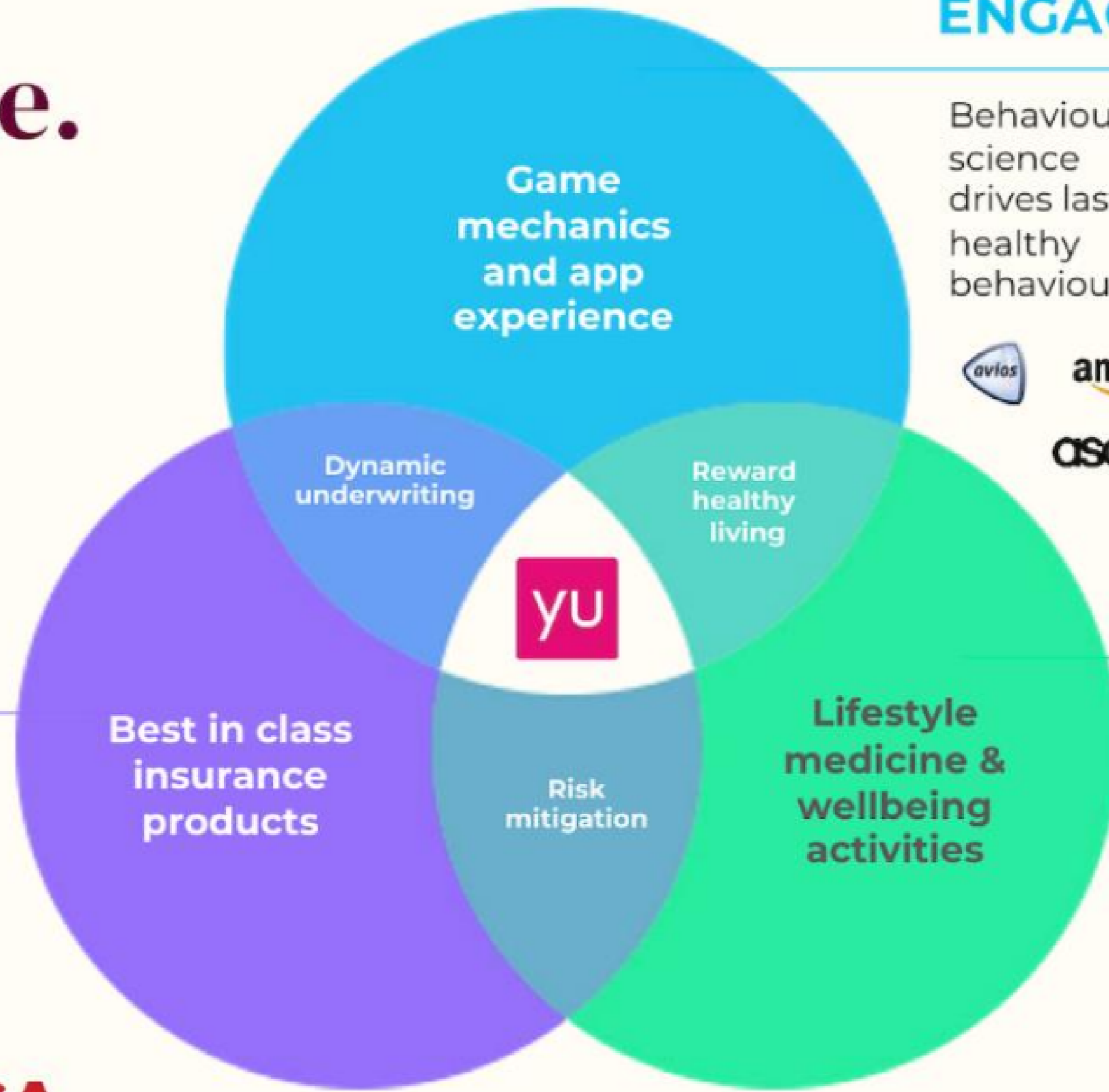
BEHAVIOUR CHANGE NEEDED

38% reduction in daily steps and **33%** increase in poor mental health.††

The background is a solid purple color with several stylized, light purple cloud shapes scattered across it. The clouds are simple, rounded shapes with soft gradients.

**We're on a mission
to change insurance
for good.**

Welcome to the future of Life Insurance.



ENGAGE

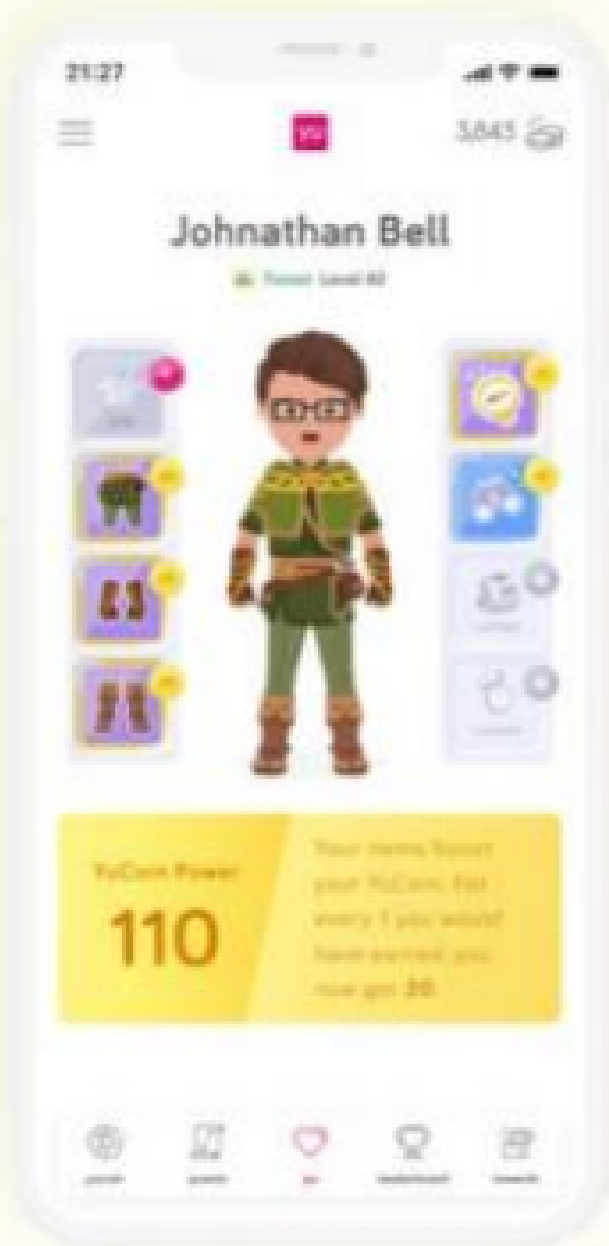
Behavioural science drives lasting healthy behaviours.



PROTECT

The insurance app in everyone's pocket.

YuLife policies backed by industry giants



PREVENT

Gateway to the best digital health tools in the market.

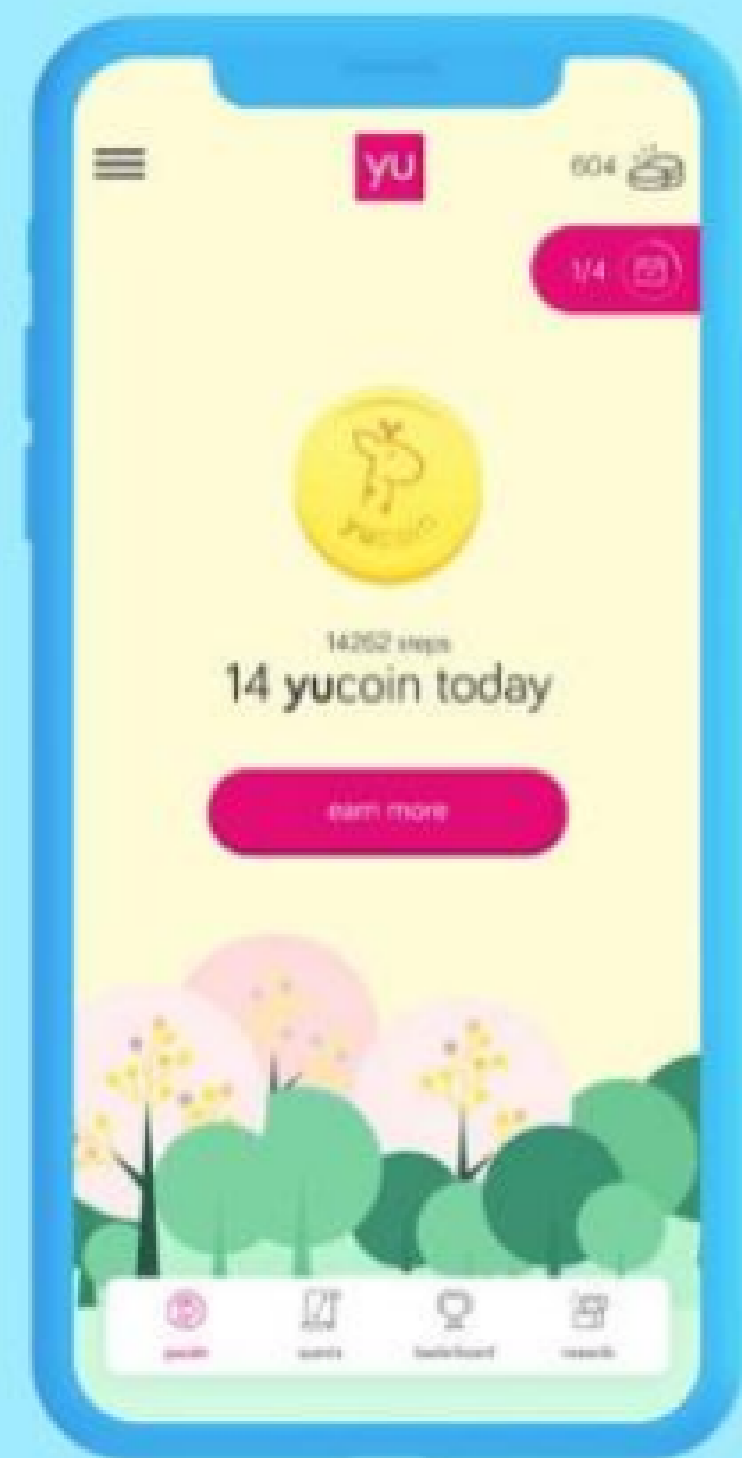


WORKPLACE OPTIONS

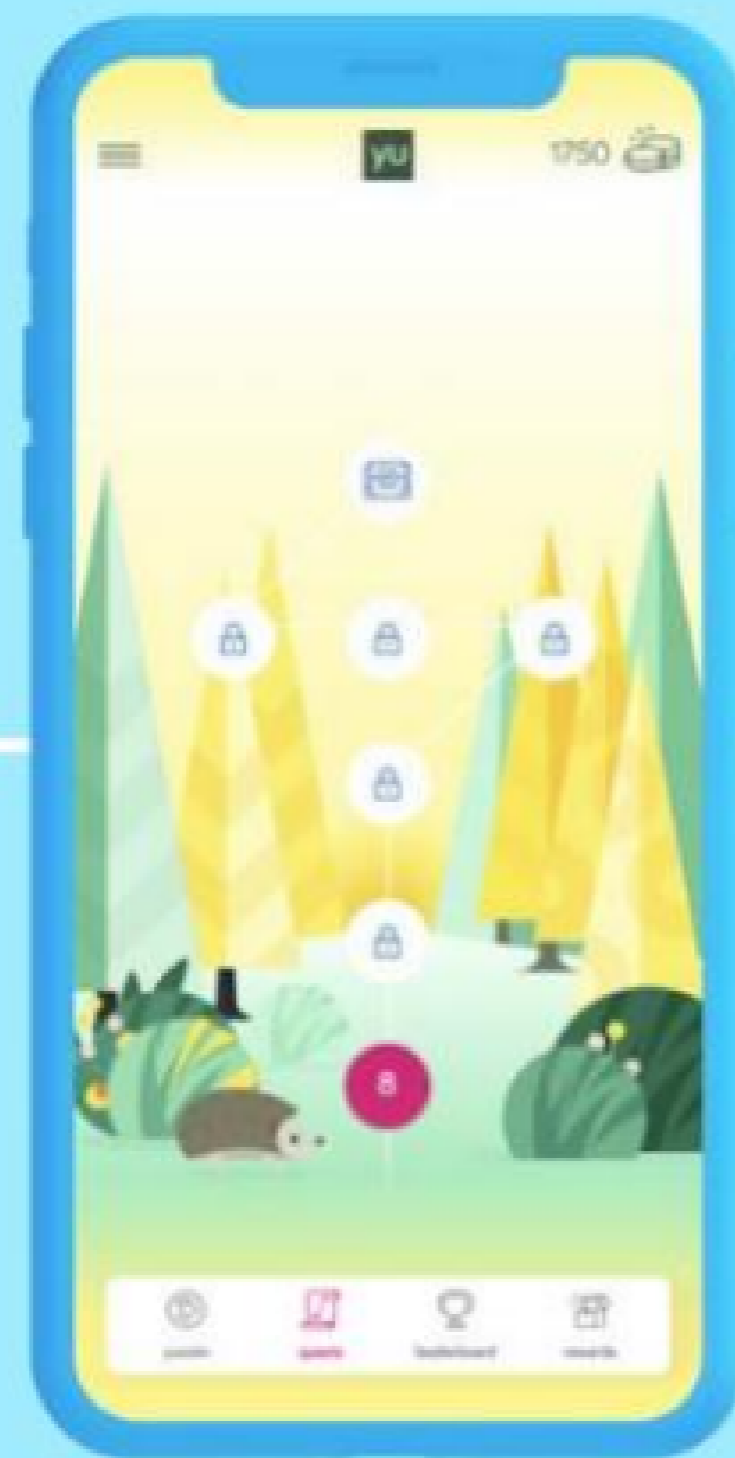


ENGAGE

An app that rewards for living well and inspires healthy habits.



Earn



Progress



Challenge



Compete



Enjoy

Insurance that's all about Yu.

Yu screen

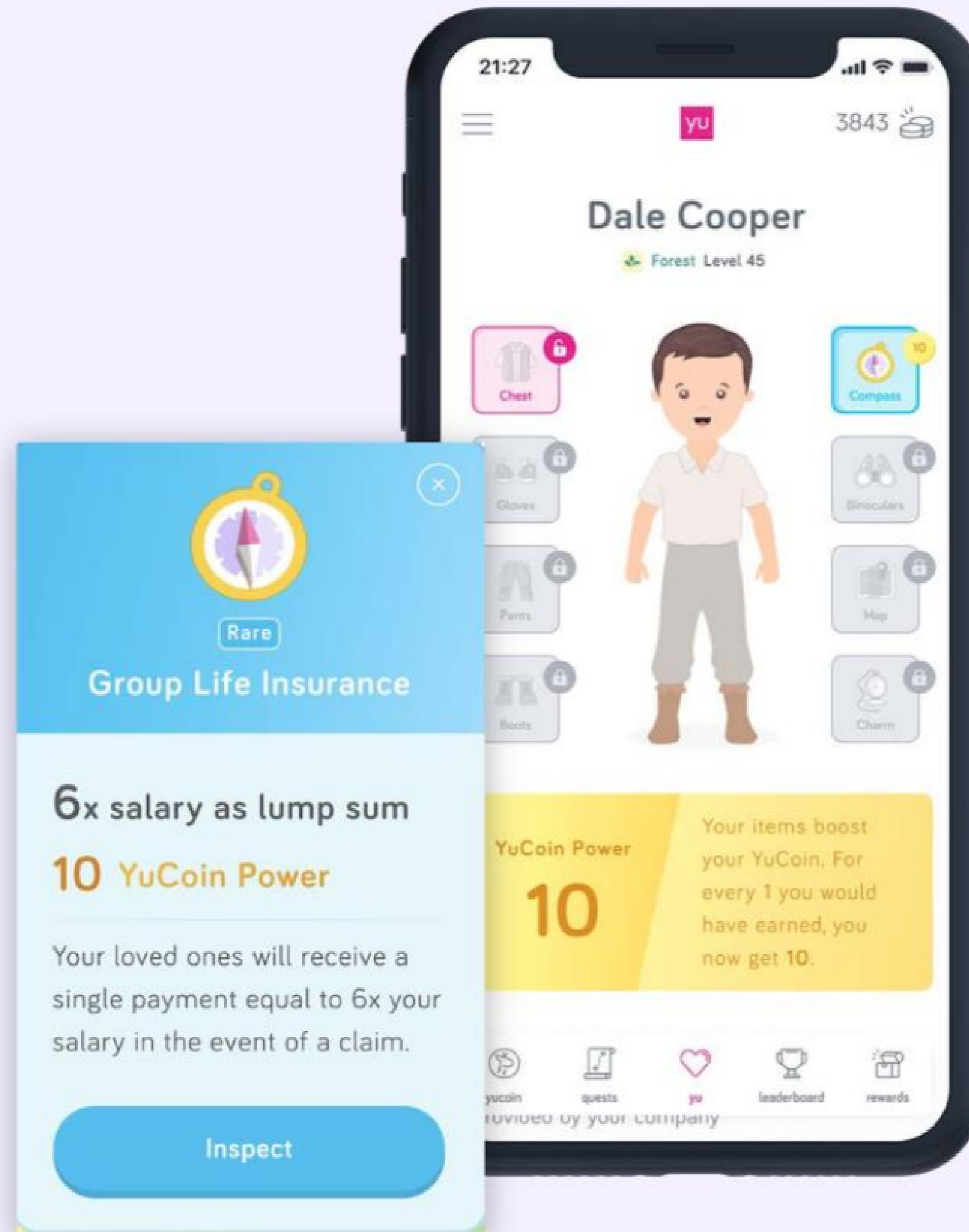
Access to insurance benefits and how insurance and in-app activity contribute to a members earn rate.

Customising a Yumoji

The Yumoji (personalised Avatar) can be customised for each member.

YuCoin Power

Earning potential for for each in-app activity.



The currency of wellbeing.

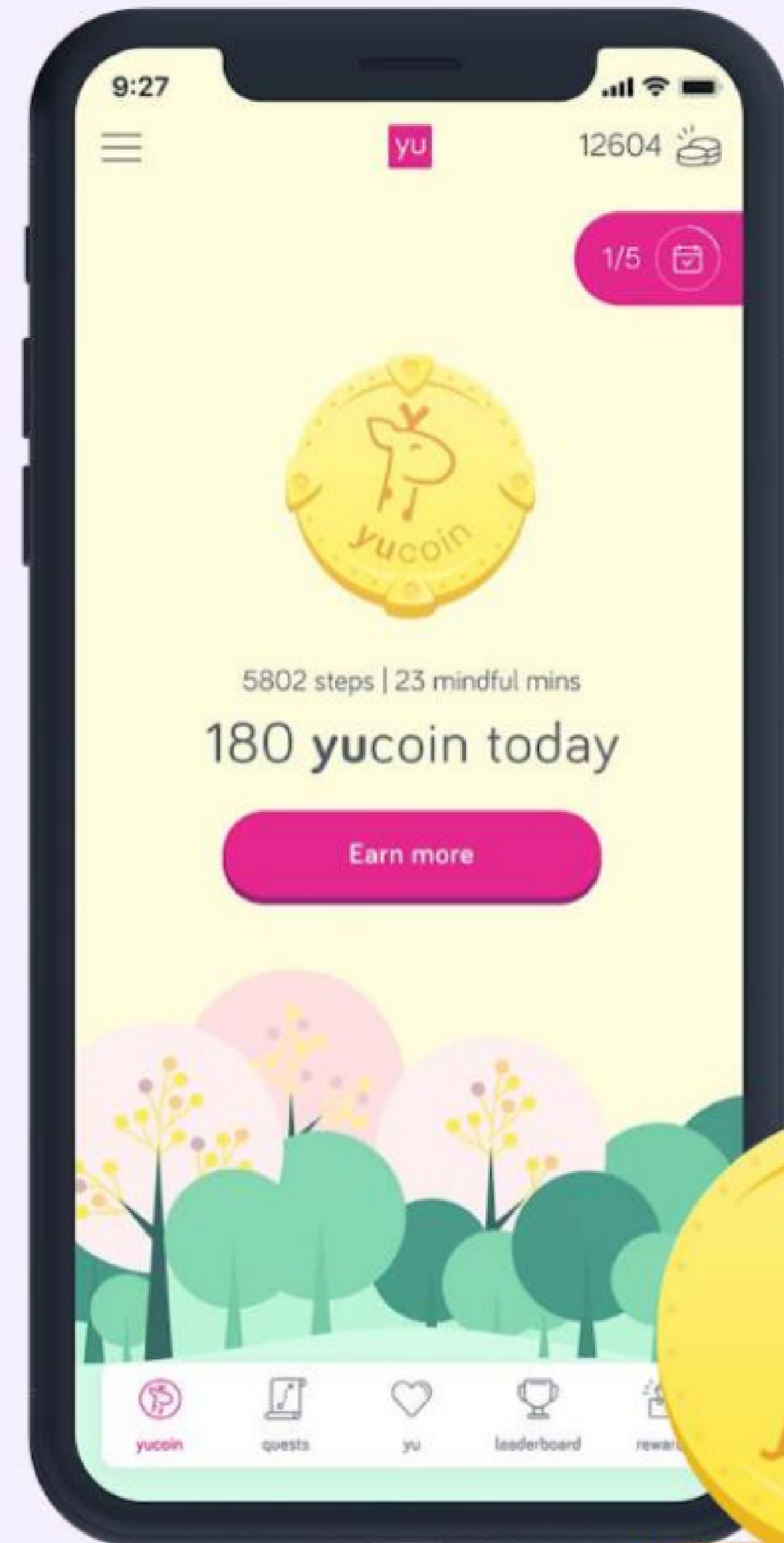
YuCoin is YuLife's "currency of wellbeing" (reward currency) that members earn for daily in-app activity. YuCoin is then exchanged for vouchers and discounts from brands such as Amazon, Nike and ASOS.



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.

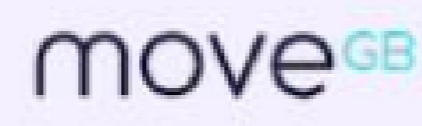
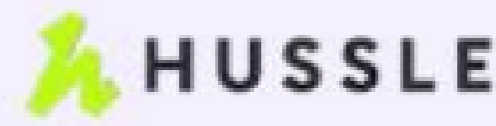
Avios Air Miles



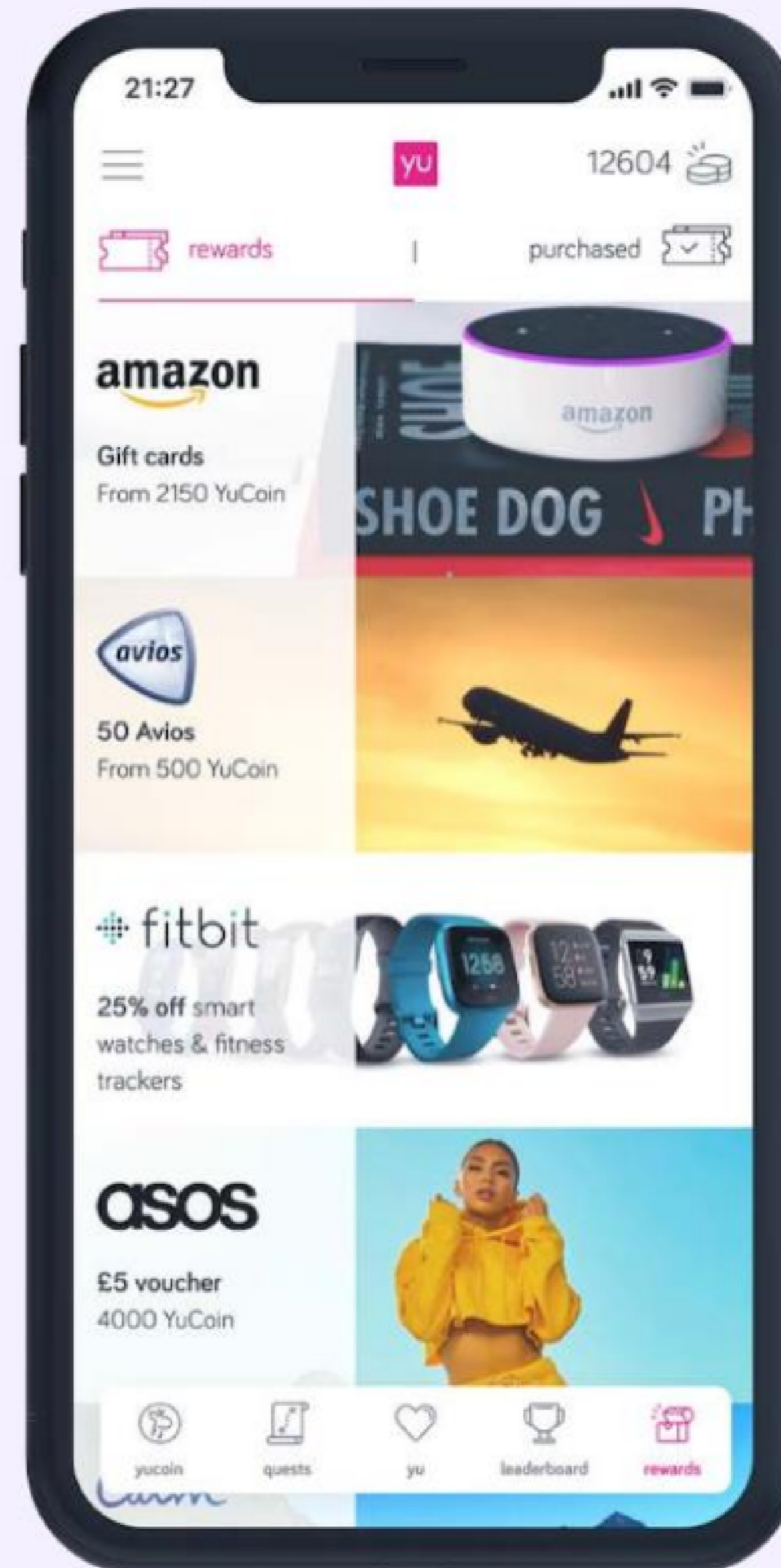
Gift Vouchers



Exclusive Membership Discounts



Exclusive Wellbeing Product Discounts



Quests and challenges.

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



Streaks

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



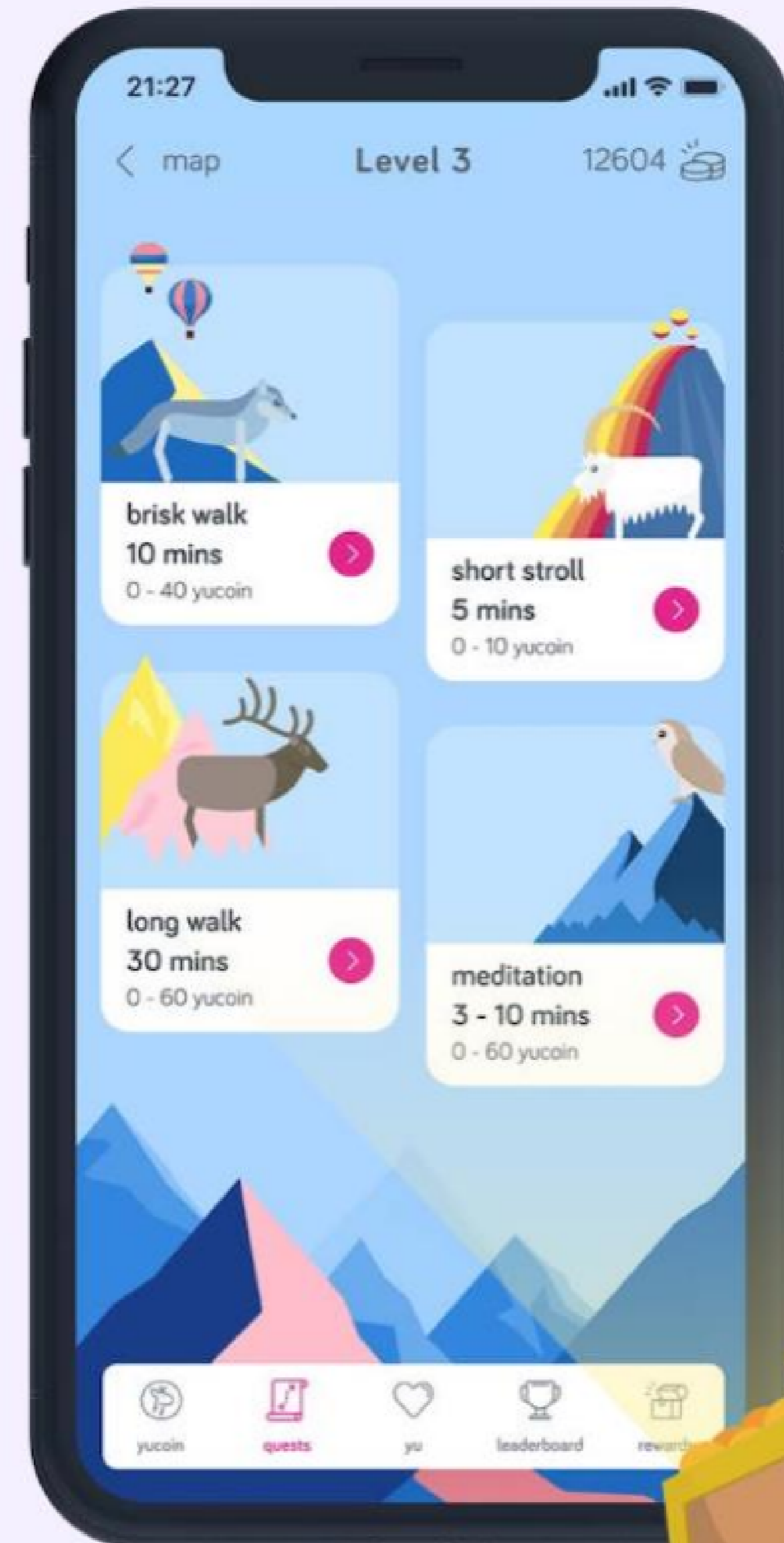
Chests

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 member can earn increases.



PREVENT

Critical health and wellbeing services.



YuMatter (Employee Assistance Programme)

Access to mental health support

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

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

Will-writing

Immediate online will

Complete a will in less than 10-minutes



PROTECT



Group Life Insurance (Death in Service)

This will pay out to your employees' beneficiaries if they die while covered.



Group Income Protection

Covers a proportion of an employee's income in the event that they are unable to work due to ill health.



Group Critical Illness

Pays out if an employee, their child or their partner (if covered) suffer one of the illnesses specified in the policy.

HR insights



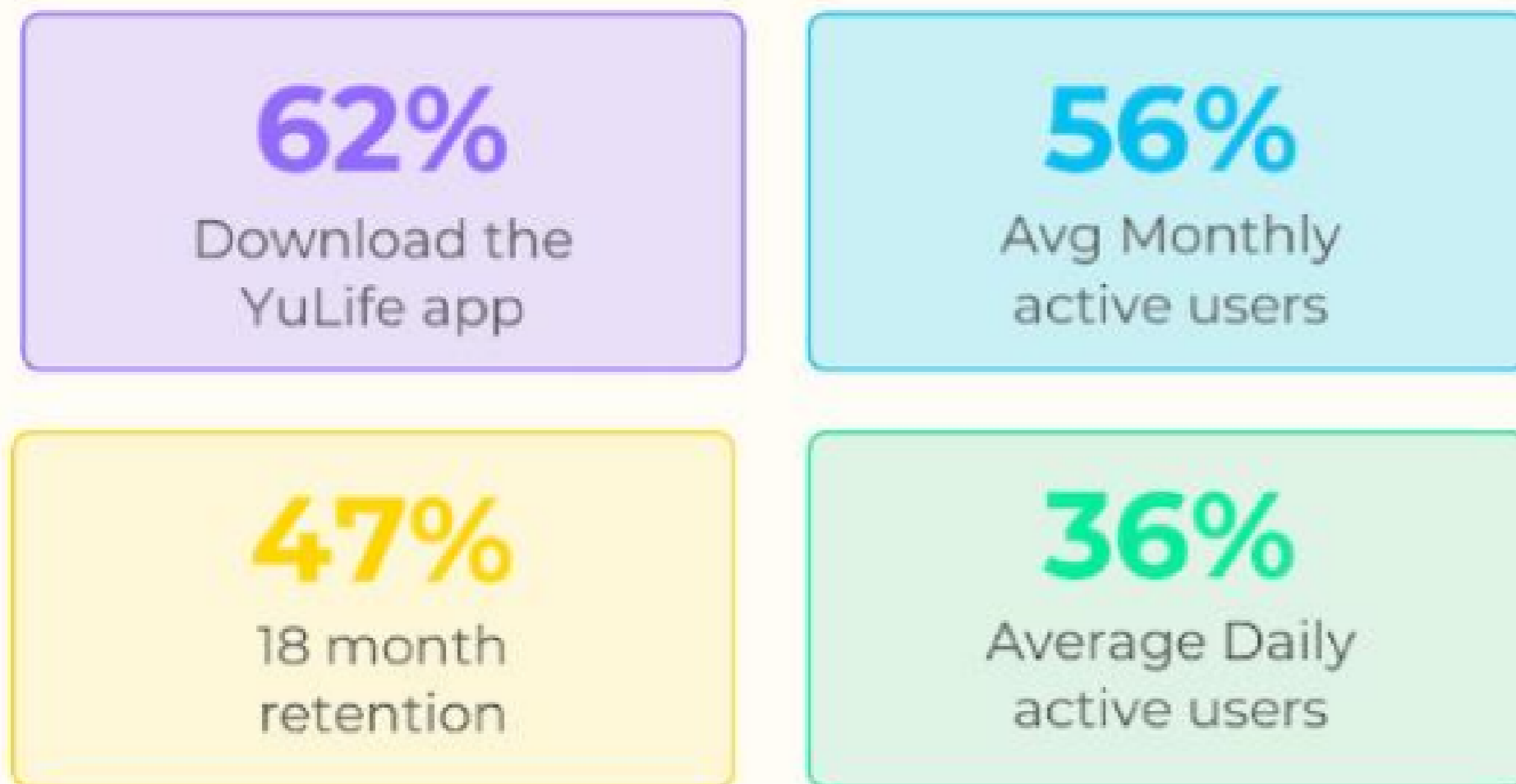
HR insights with actionable metrics.

- ✓ **Quarterly management information pack**
Insights on how employees use the YuLife app including activities, challenges and reward behaviour.
- ✓ **Mental health reports**
Anonymised company metrics that flag any broad mental health concerns including anxiety, workplace stress, hopelessness and workplace performance issues.
- ✓ **Wellbeing trends reports**
Behaviour metric to show frequency of physical activity and meditation times to predict stress or burnout.
- ✓ **Easy-to-read data and reports**
View the latest trends and see how people are engaging.
- ✓ **User-friendly dashboard**
Simple to add and invite employees and manage billing.
- ✓ **Ongoing 1-2-1 support**
From our dedicated account managers.

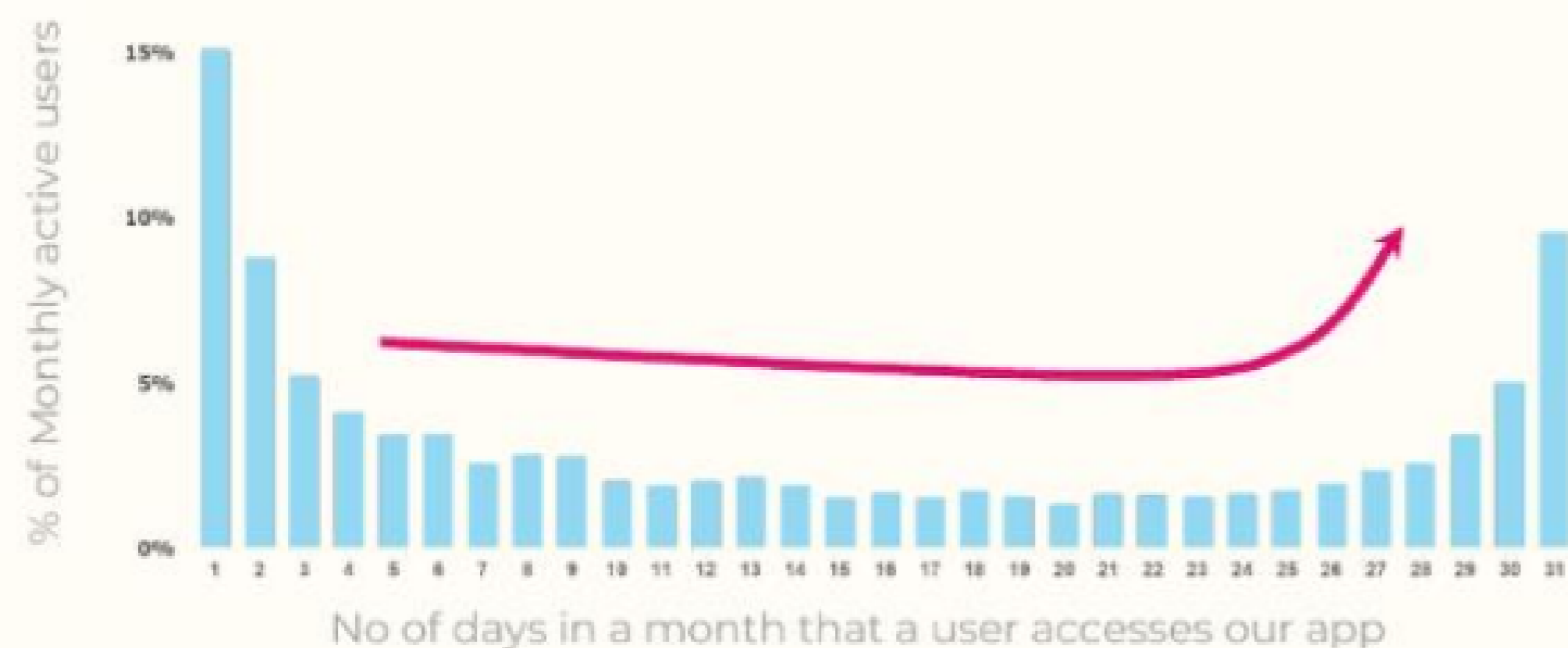


We improve lives.

PARTICIPATION AND ENGAGEMENT



POWER USER CURVE OF MONTHLY ACTIVE USERS



YULIFER MENTAL AND PHYSICAL ACTIVITY LEVELS



WELLBEING IMPACT AS A RESULT OF YULIFE

source: YuLife in-app survey of 305 members

67%

"live healthier lifestyles"

85%

"feel more positive at work"

87%

"feel happier"

87%

"feel more energised"

RETENTION



Implementation

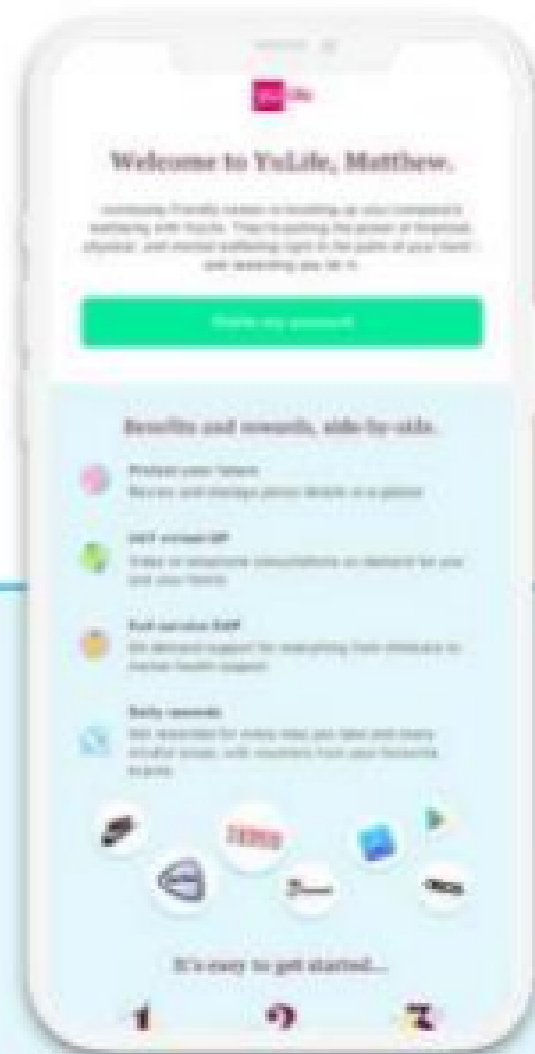


A simplified digital implementation.

1

Claim your account.

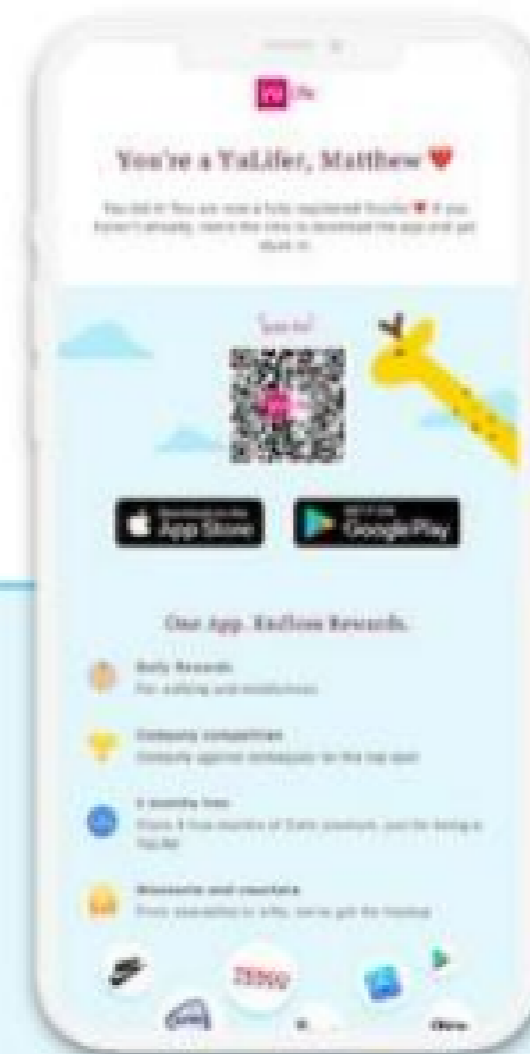
Every employee will receive an email invitation to sign up to YuLife and set up a password to the app.



2

Sign up in minutes.

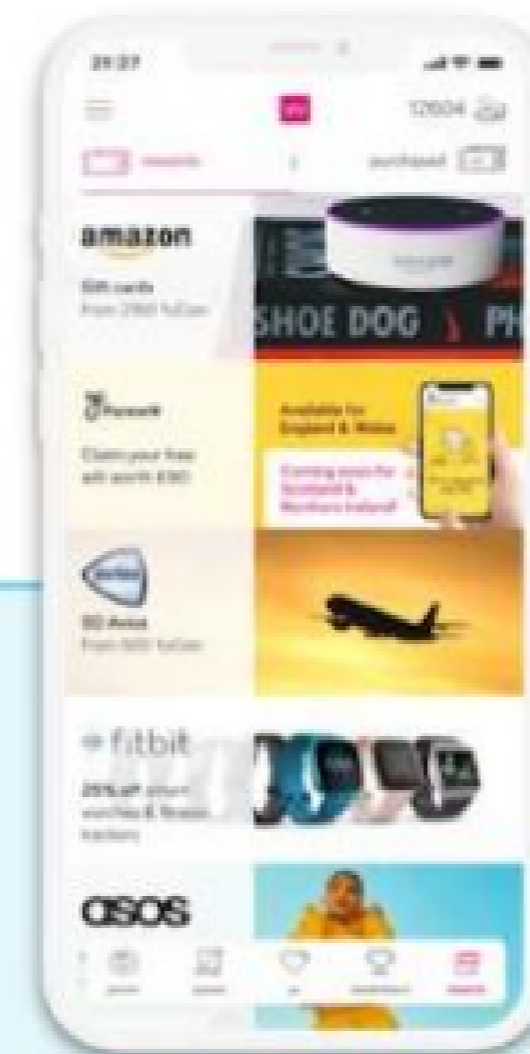
After employees set up a password they will be prompted to download the app on screen, and also receive a series of email reminders if they have not.



3

Browse benefits and rewards

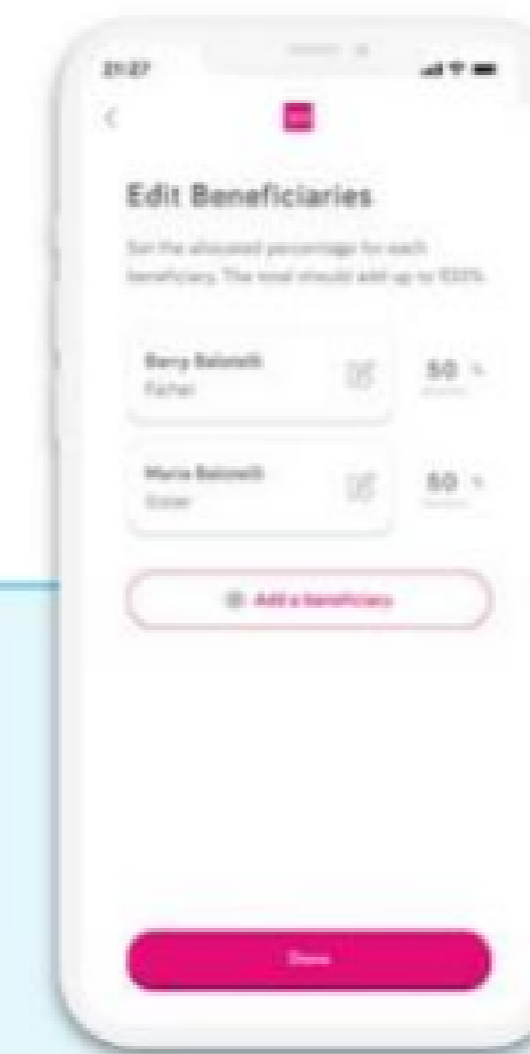
Download and log in to the app to start enjoying the YuLife benefits and rewards!



4

Allocate beneficiaries

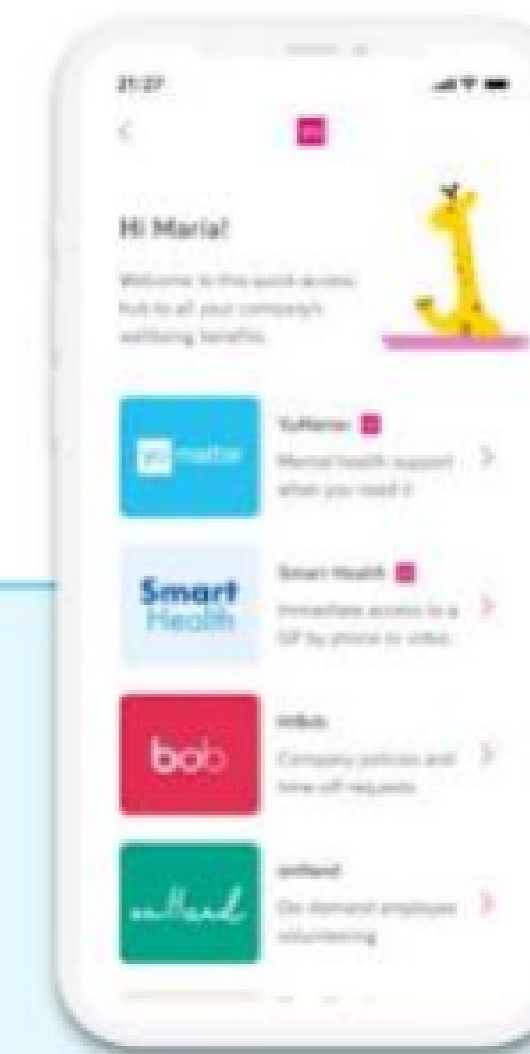
Name up to 10 people to receive the money at the end of the claim.

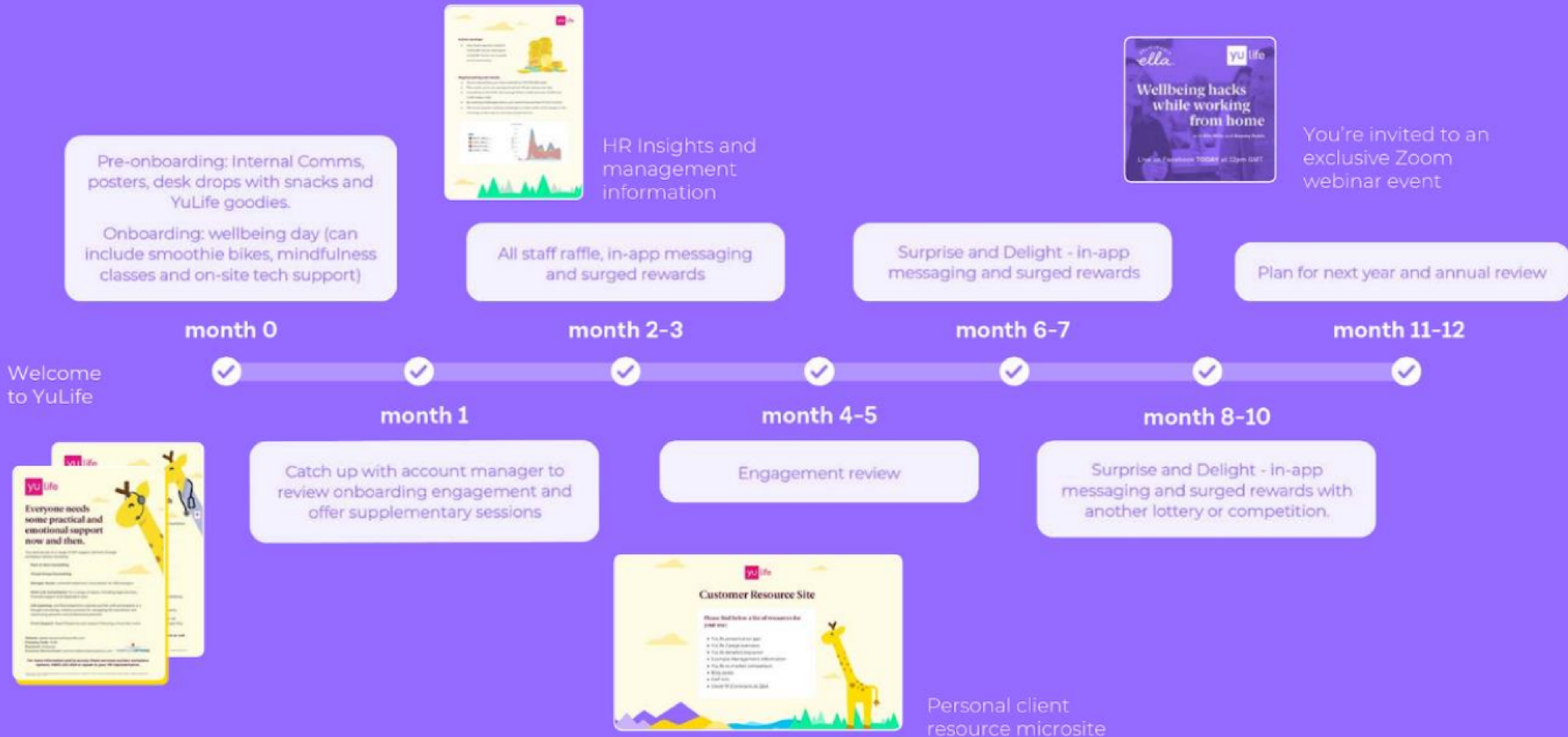


5

Access wellbeing

Our Wellbeing Hub offers quick and easy access to all of the additional wellbeing benefits available to your employees.





An app valued by employees.



TrustScore 4.8 | Excellent

Sam
1 review
Updated 6 Dec 2019

★★★★★

The best and friendliest service anywhere

I am very comfortable saying that the Yulife team offer the best customer service I have experienced anywhere and from anyone. The product is

Lola
2 reviews
17 Mar 2020

★★★★★

This app is really easy to use and has...

This app is really easy to use and has encouraged me to be more active as well as to think about taking time out to refocus. It is easy to link to your FitBit and other apps. There is quick chat to contact support for any questions or help to set up connecting to apps. In the first few days of using I had enough points for a reward which is a nice bonus feature :)

simon hollowood
1 review

★★★★★

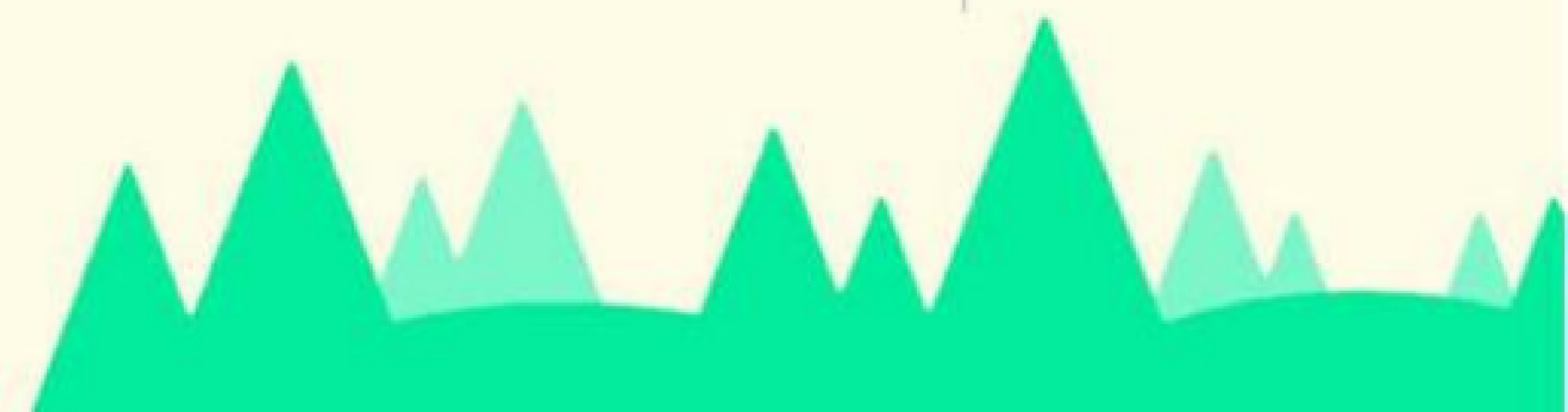
1 Jan 2020

My life is definitely better with Yulife

Great benefit through our company life Insurance. Helps make you more mindful of making an extra effort to walk further and take time out to think. Points quickly mount up into vouchers that can be used at so many leading brands.

Competitor TrustScores

YuLife	4.8
Perkbox	4.4
LifeWorks	2.9
Canada Life UK	2.5
Unum UK	3.6
Zurich Insurance	3.1
Aviva UK	1.6





MINTEL



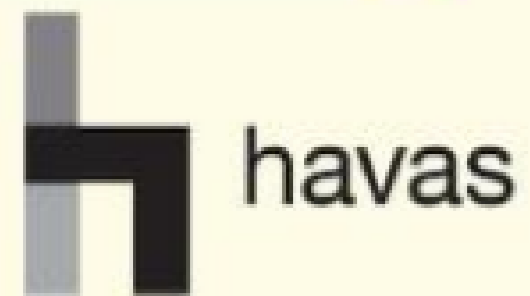
fladgate



LANDBAY



SIGNAL



havas



ssafa
the
Armed Forces
charity



vodafone



breathe



mention me



marmalade



WHAT3WORDS



NICEPAK
The Global Wet Wipe Experts



doctaly
A local doctor when you need one



netfluentia



HIPRA



ogury



Companies
powered by
YuLife

A recognised industry leader.



WINNER: Personnel Today Awards 2020
HR Tech Provider of the Year



WINNER: Corporate Adviser Awards 2020
Best FinTech Health & Wellbeing Innovator



Number 1:
Startup to Work for 2021



SELECTED: FinTech 50 2020



WINNER: Financial Services Forum 2020
Product Services & Innovation in Insurance



FINALIST: Cover Excellence Awards
Best Added-Value Services
Best New Product - Innovation Award (2019)



FINALIST (Fladgate): Employee Benefits Awards 2020
Best Healthcare & Wellbeing Benefits



FINALIST: Europas 2020 Fintech Startup of the Year
Finalist 2020



FINALIST: Insurance Choice Award 2020
Innovation of the Year



FINALIST: Broker Innovation Awards 2020
InsureTech Partner of the Year
Best Use of Technology (2019)



SELECTED: European Insurtech Impact Award 2019
Top 25

Leaders with deep experience + passion + energy.

FOUNDERS WITH MARKET FIT



Sammy Rubin
CEO
VitalityLife



Sam Fromson
COO
orbis



Josh Hart
CT&PO
chelsea apps factory



Jonathan Roomer
Head of CS
KPMG



Jaco Oosthuizen
Chief Insurance Officer
multiply



Dr. Rangan Chatterjee
YuLife Chief Wellbeing Officer



Herschel Mayers
ex-CEO and Director of Discovery Life



Ricard Verdin
ex-MD RGAX and ex-CEO Aviva Life

WORLD CLASS ADVISORS

BACKED BY TOP TIER VCS:

£13m raised across Seed and Series A

CREANDUM

NOTION

anthemis

MMC

LocalGlobe

SERIES A HIRES - GAME CHANGING TEAM



Lauren Berkemeyer
VP Marketing
WSJ LifeWorks by Hermann Shepp



Keith Bale
Head of Sales
unum



Steve Harry
CFO
AVIVA unum

MASCOT

Meet Yugi
The land animal with the largest heart ❤️





Culture and values are our superpower.

We founded YuLife with a totally different vision for a staid industry. The early team had a range of crazy different backgrounds, industry veterans, technologists, gamers & wellbeing fanatics. But we shared a belief that something in the insurance industry needed to change.

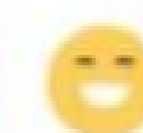
We hire people who continue to push boundaries, and our strong mission and values are the superpower that helps us attract & retain the very best people and keep them doing the best work of their lives.



RESULTS FROM Q1 2021 ENGAGEMENT SURVEY

Anonymous survey on
hibob.com 64 respondents
(83%)

100%



"I am proud to be working at YuLife."

100%
"I believe in YuLife's strategy & direction"

97%

"I trust the company's management."

99%

"I am optimistic about YuLife's long-term success."

100%

"I believe in YuLife's values"



Thank you.



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