

Working together to build a savings culture

Richard Pash, Director of Marketing, UK Life

Jamie Drewett, Head of Retail Sales, Zurich

What we do to support you...

Whether it's through the quality of our service or through our championing of advice, Zurich is proud to work with its partners...

Great **people** business

100 people supporting advisers

Our **performance**

All five Horizon multi-asset funds top quartile after three years

Advice Matters

4,000 subscribers to print & digital

A great **brand**

Putting your customers first since 1872

Innovation

Constant improvements to platform; ZHUB

Huge **product** set

Second largest among FS providers



We want to substantially grow the market!

We can build on advisers' contribution to the financial health and confidence of the population...



The story of cycling

- From 1998 to 2012, the total mileage cycled in the UK **increased 20%** from 4 billion kms to 5 billion kms. (Source: CTC 2012)
- Cycling is the **third most popular sport** in the UK, with over 2.1m people cycling at least once a week (4.86% of the population). This is a 31% increase from 2005 to 2006. (Source: Sport England study 2014)
- Increases are most evident in urban areas. In London, cycle use on main roads in 2012 to 2013 was **176% higher than in 2000** (Source: CTC 2012)
- Between 2008 and 2012, British Cycling Federation **membership doubled to 50,000**. (Source: Guardian 2012)

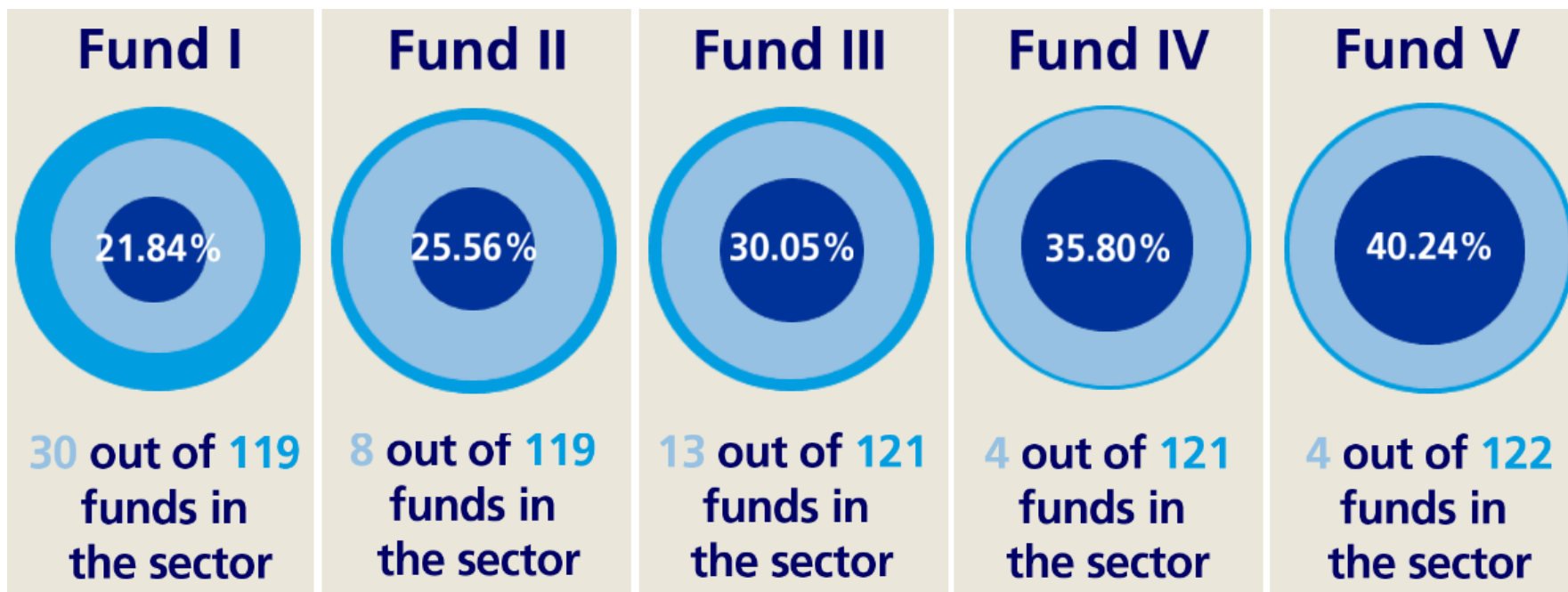
We are helping to build the reputation of the industry

Our goal is to get more people thinking about saving...



We care about delivering for customers...

Horizon multi-asset performance over three years*



Over the same period, the FTSE All Share rose 20.69%.
Past performance is not an indication of future performance.

*Data provided by FE as at 12/12/16, bid to bid net of all charges, with net income reinvested. The Zurich Horizon Multi-Asset Funds I – V were launched on 27/3/15. Performance before then is based on the Threadneedle Multi-Asset Zurich Funds I – V.

Who says we can't change customer behaviour?



MOTIVATIONS

Factors that impact the desirability of a behaviour.
Fundamental human needs such as pleasure, happiness, connection, development, creativity, self expression.



ABILITY

Factors that impact the difficulty of a behaviour such as time, money, knowledge effort, social norms.



TRIGGERS

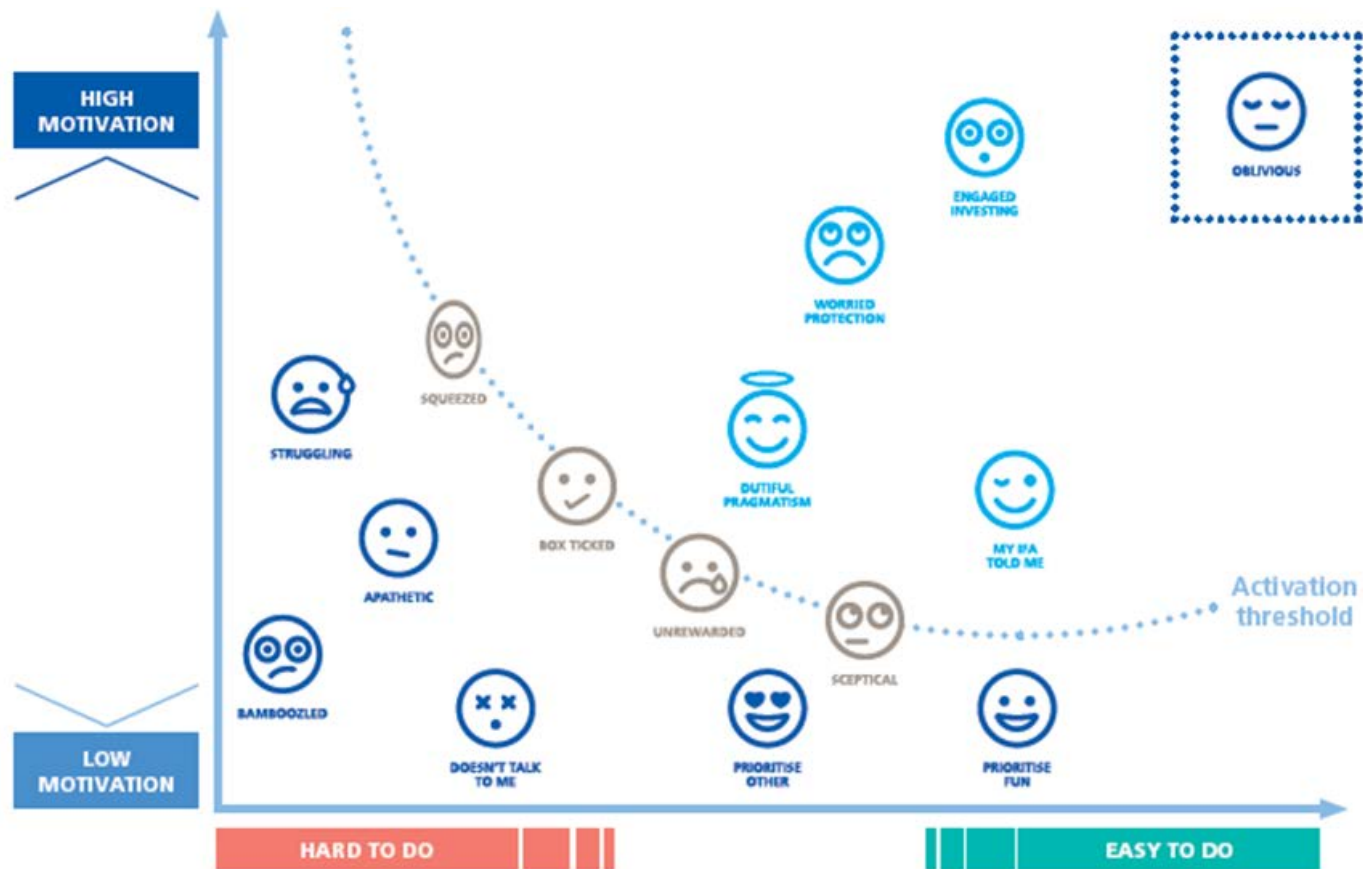
Changes, actions, interventions that precipitate a behaviour change. Can be sparks, facilitators or signals.
Can be within or outside of our control.



What do consumers want?



Let's get more people above the line...



So, here's what we're doing today...



Expect more tomorrow!

