



Employee Benefits & Corporate Client Services

Who we are?

We are a boutique Corporate Financial Planning and Employee Benefit consultancy with over 23 years experience of advising creative, arts, tech and media businesses.

We understand that creative businesses are people businesses.

We help you choose, implement and administer the right set of employee benefits, delivering great performance and value for your business and your employees. We know that recruiting, motivating and retaining the best people is important for any employer.

We help you become the employer of choice

We understand that you want a partnership with an adviser who:

- Takes time to understand you and your business
- Tailor solutions to meet your business needs
- Makes things happen at the right time
- Provides outstanding and personal service
- Has transparent and fair fees

What do we do?

We offer a full range of services. Our recommendations will be tailored to your business strategy, your culture, your goals and your budgets.

Pension Advice

- Corporate employee pension planning including Auto Enrolment
- Directors or Partners' pension planning
- Audits of existing pension schemes
- Commercial property purchase using pension funds
- Planning for Workplace Pension Reform (auto enrolment) compulsory pensions

Employee & Director & Partnership Risk Benefits

- Key person insurance
- Shareholder or Partnership protection planning
- Death in Service life insurance
- Critical illness cover



Employee Healthcare Solutions

- Private medical insurance
- Income replacement schemes
- Dental insurance
- Business travel insurance via private medical insurance
- Absence management solutions
- Healthcare cash plans
- Employee assistance programmes

Additional Services by introduction

- Flexible benefit solutions for large employers (250+)
- Web portal / online access for employees
- Executive and employee share schemes
- Childcare vouchers

Maximising return on investment

If not planned well, Employee Benefits can often end up being a costly liability as opposed to a valuable recruitment, motivation and retention tool.

- ⇒ We work closely with the owners of businesses or Board directors to ensure employee benefits are valued by management and employees. We do this by providing a comprehensive education and communication package
- ⇒ We make sure there is a real fiscal return on investment.
- ⇒ We know *how* to educate and communicate to your employees ensuring they value the benefits you provide.

How we work for you?

1. Getting to know your business

We review any existing benefits in place and focus on concerns you may have with employee management, motivation, retention and recruitment.

We make sure we understand your business needs, people factors, business objectives and risks with particular emphasis on employee issues.

We look at your compliance with Workplace Pension Reform and issues you have with competitive recruitment.

***Real life solution:** We helped a quoted media company come up with a plan to reduce their staff turnover by developing a range of valued benefits that their competitors don't offer.*

2. Developing tailored solutions

Having talked to you about your business and what you wish to achieve regarding staff benefits and corporate insurances, we look at what (if any) existing benefits you have and then discuss the options open to you. We always take into account budget and timing issues.

We then develop a plan with specific proposals designed to fit the company, its directors, partners and employees. We provide detailed costings and information.

***Real life solution:** We helped a business identify a 37% saving in premiums on a life insurance arrangement they previously purchased that had not been reviewed.*

3. Presenting your options

We meet and explain all your options and help you decide what to do.

Our focus is on delivering solutions within budget, ensuring compliance with legal obligations and producing the maximum return on investment.

4. Sign off and making it happen

Once agreed, we implement and establish the arrangements or roll out the benefits package.

We offer flexible service, outsourced administration and prepare all your employee communications.

***Real life solution:** We produce and deliver all internal communications and benefit packs in house for clients who are busy and require this service.*

5. Continuous monitoring and review and legislation updates

We have an ongoing relationship with you and regularly monitor and review your arrangements to ensure it fits with your business as it changes whilst making sure it continues to meet legislative requirements as well as employee needs.

***Real life solution:** Brief a TV company on changes in legal requirements due to workplace pension reforms and updating them on practices in their sector.*



Why partner with us?

- We make the complex simple
- We have more than 23 years experience working with creative people and businesses
- We are experts on the full range of employee benefits and corporate financial planning available
- We know what benefits work and what doesn't work for different types of employee's and businesses
- We take away the administration so you can focus on the business
- We communicate to your people in a language and style they understand ensuring they value the benefits you are providing
- We ensure you get a noticeable return on investment
- We have a clear and transparent fee structure
- We tailor what we do to suit your business needs
- We are boutique and personable – not corporate and bureaucratic
- We help you become the employer of choice – where the best talent wants to work

Next Steps?

If you would like to discuss business financial planning and / or employee benefits for your company, please contact us;

Malcolm Lyons dip PFS CFP

malcolm.lyons@musicmedia.co.uk

020 8874 1230

Caroline Masterton cert PFS

caroline.masterton@musicmedia.co.uk

020 8874 1230

www.mmemployeebenefits.co.uk
