



EMPLOYEE BENEFITS

WHEN STAFF FEEL VALUED, THEY ARE MORE LIKELY TO BE COMMITTED AND VALUE YOUR COMPANY IN RETURN – SHARING YOUR VISION TO SUCCEED.

ISSUES FACED BY EMPLOYERS

One of the biggest issues faced by employers is staff retention. The cost of hiring a new employee includes much more than the employee's salary; when adding recruitment and training costs the numbers start to build up. Whether the company has ten or a thousand employees, providing the right benefits through workplace insurance group schemes can help towards employee loyalty and engagement.

These are some of the benefits:

- Loyalty, morale and productivity – Create a more committed, involved and effective workplace. Business psychology studies show that staff with high morale and high engagement result in significantly less absenteeism, increasing your business' productivity and bottom line.
- Effective recruitment and retention – It costs between 25% and 150% of the average worker's salary to replace them. The right benefits package can help in attracting and retaining staff.
- Support in times of tragedy – When an employee suffers a major injury, accident or even death, it can cause a terrible setback for them and their families. Having insurance can provide financial support in times of need and send a reassuring message to staff.

AT APEX WE WORK WITH BUSINESSES TO FIND THE STRATEGY THAT WILL PROVIDE THE MOST RELEVANT BENEFITS TO THEIR EMPLOYEES, WHILE DELIVERING MAXIMUM VALUE FOR THE COMPANY.

WHAT WE DO

- We design employee benefit schemes that meet the company's objectives and deliver value to both the company and employees.
- We source and analyze solutions from several financial providers and insurance partners.
- We provide administration, client service and claims management.
- Employees have access to qualified financial advisers who can assist with insurances, home loans, investments and financial planning.
- We have the ability to negotiate policy wordings to ensure employees get the most appropriate cover.
- We provide low impact solutions, costing minimal effort to the company while providing maximum benefit to your employees.

DO YOU WANT TO KNOW MORE?

If you have any queries contact us on advisers@apexgroup.co.nz or 0800 500 510

MODULES WE OFFER

PERSONAL INSURANCE

VIA VOLUNTARY OR COMPULSORY GROUP SCHEMES
EMPLOYEES CAN OFTEN ACCESS DISCOUNTS ON
THEIR PERSONAL INSURANCE:

- LIFE COVER
- TOTAL AND PERMANENT DISABILITY
- TRAUMA COVER
- INCOME PROTECTION
- MEDICAL COVER

MORTGAGES

We are able to negotiate special packages for your employees. We combine this with advice which is tailor-made to each employee.

KIWISAVER

Through our group of Authorised Financial Advisers we can offer employees on-going KiwiSaver advice.

ON-GOING EDUCATION

We can offer seminars and on-going education for your employees about financial skills that will help them achieve their goals.

WHY APEX ADVICE GROUP?

Here at Apex we are firm believers that to get ahead you have to think ahead. Good financial advice will set your employees up for life, so they can achieve the future they want.

Apex Advice Group has been providing financial advice to New Zealanders since 1986. We are a New Zealand owned and operated financial services company dedicated to helping people protect and grow their wealth.

We work with companies to find tailor-made solutions that will allow them to maximize the benefits they can offer to their employees, providing cost effective solution to improve employee engagement.