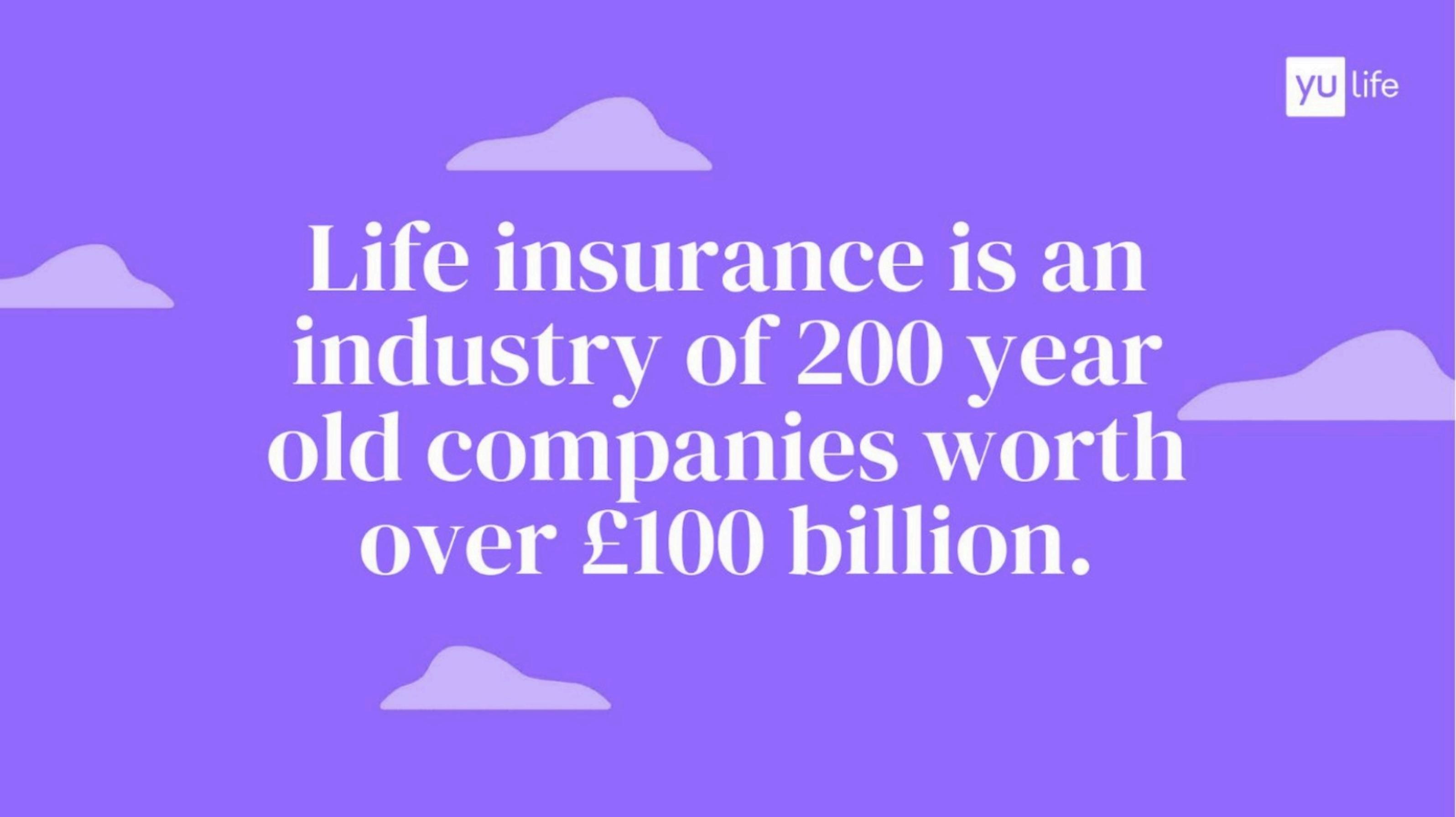




**Protects lives.  
Rewards living.  
Inspires life.**

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 edges.

**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

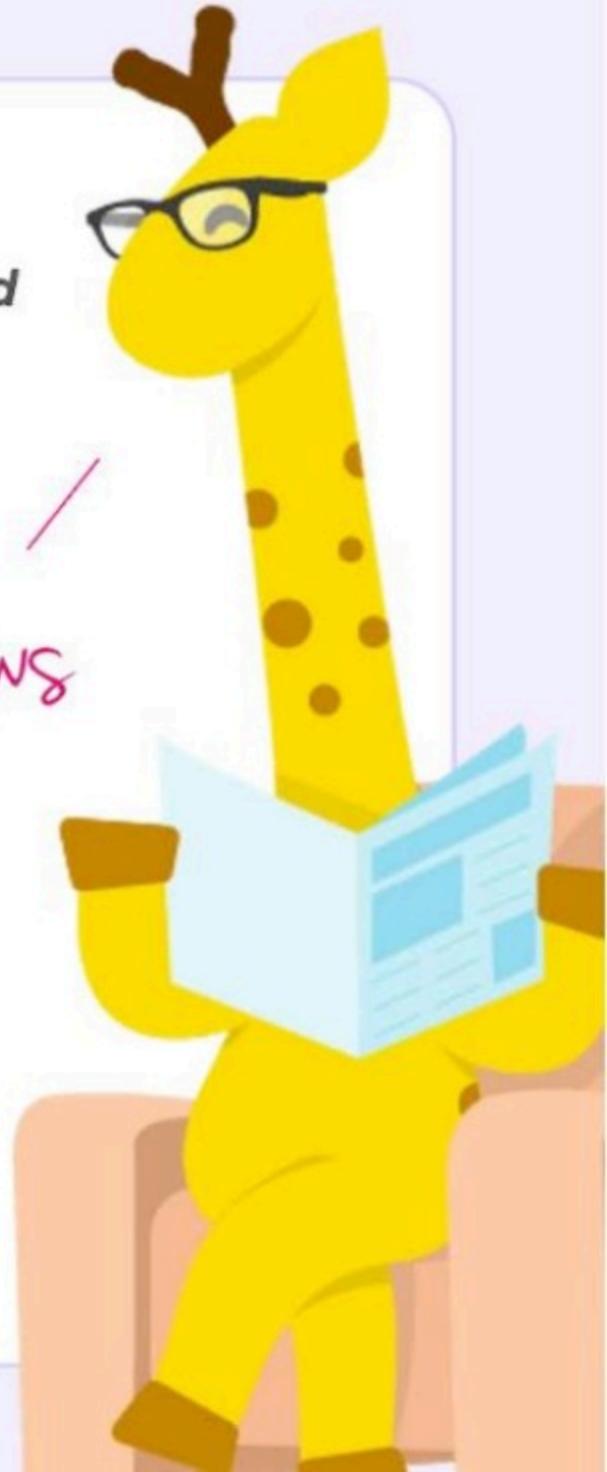
*Britain has the third highest life insurance gap in Europe.*

COVER

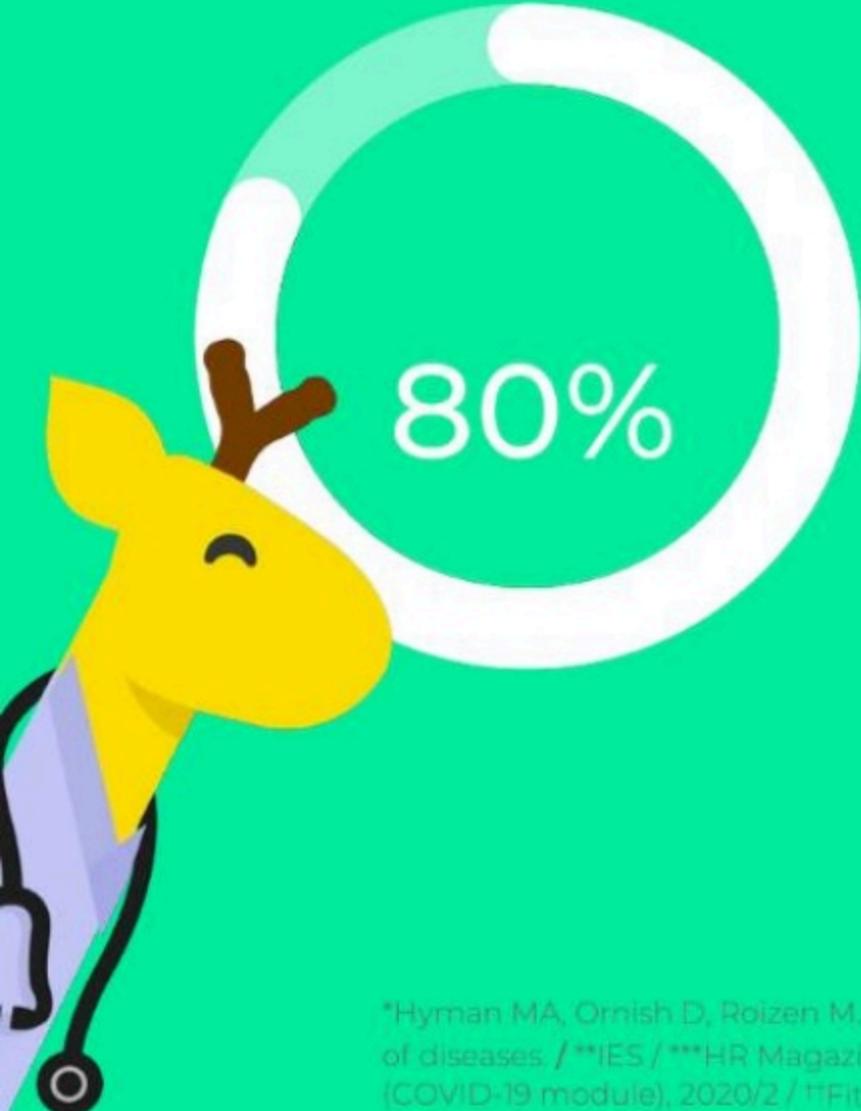
**Covid-19 pandemic motivates younger people to buy life insurance.**

THE WALL STREET JOURNAL

In the news



# ...and the time for change is now.



80%

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



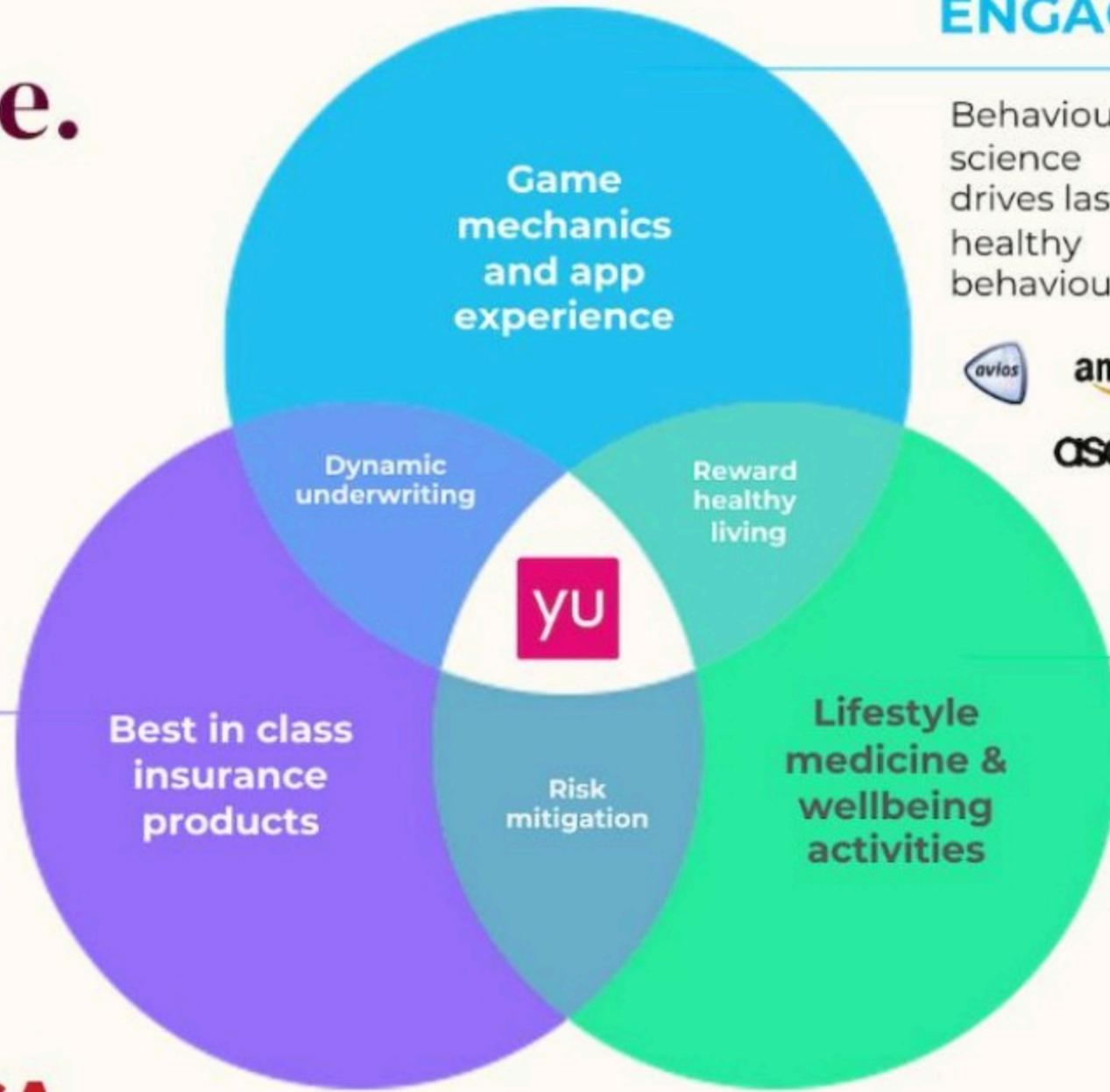
## Deep interest in personal and company wellbeing:

- ✓ **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 edges.

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

# Welcome to the future of Life Insurance.



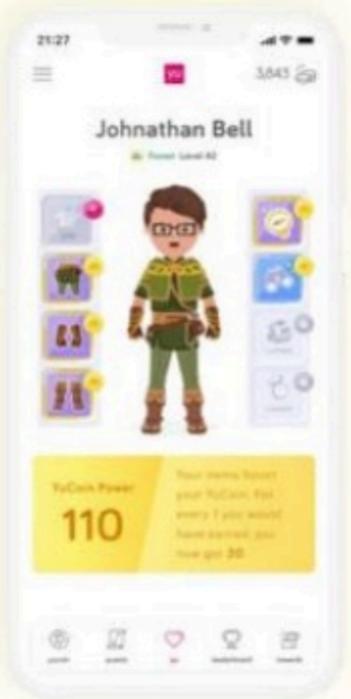
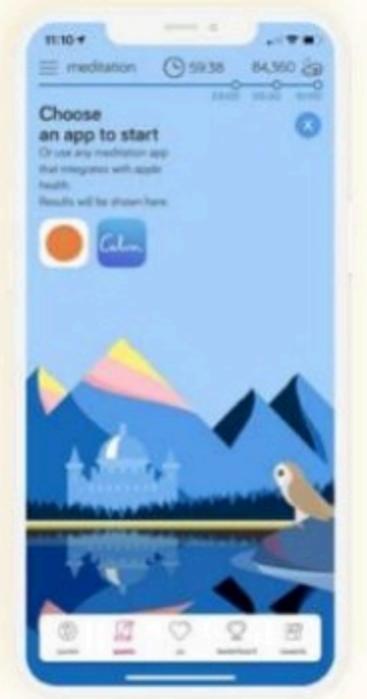
## ENGAGE

Behavioural science drives lasting healthy behaviours.



## PREVENT

Gateway to the best digital health tools in the market.



## PROTECT

The insurance app in everyone's pocket.

YuLife policies backed by industry giants



# 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

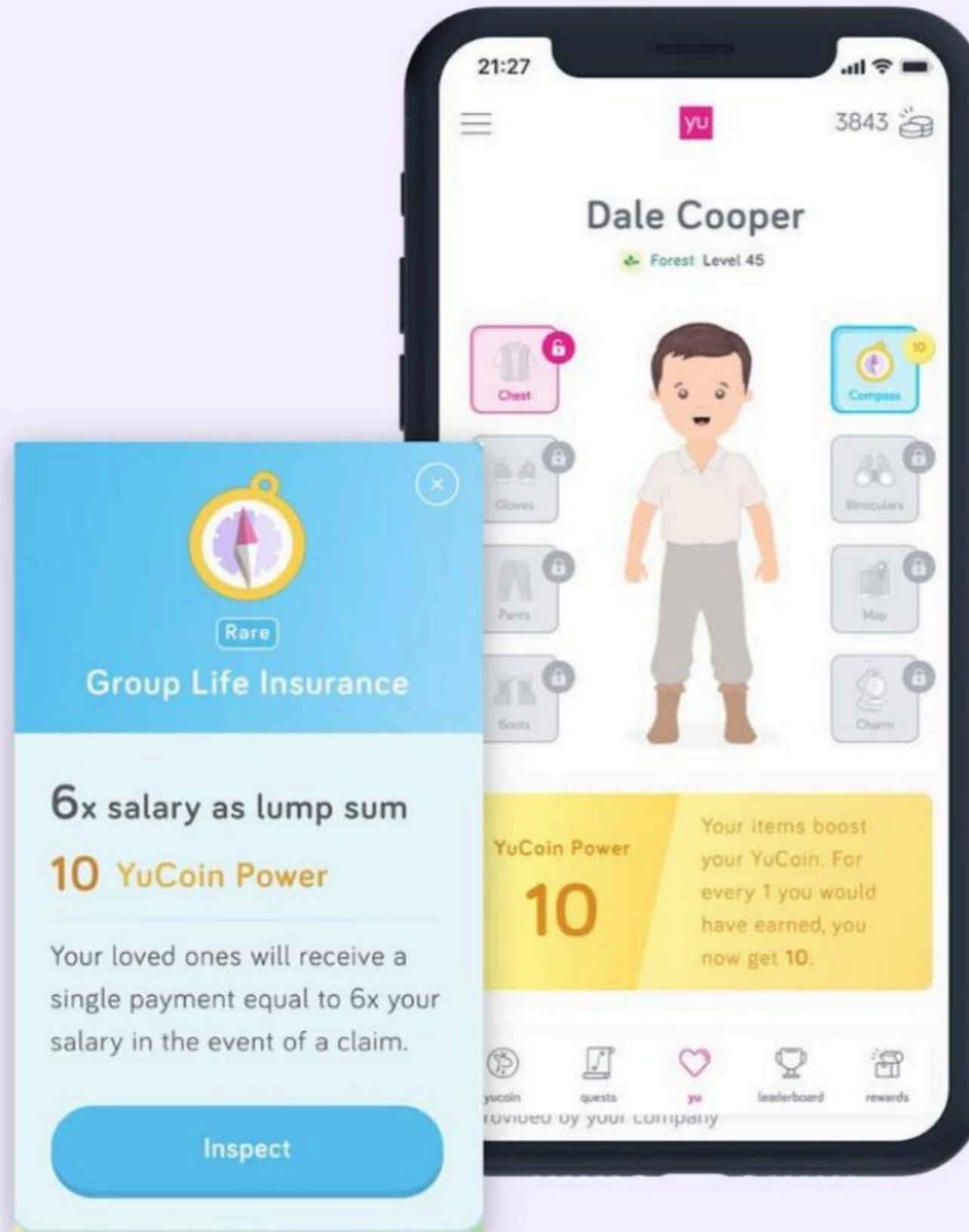
Access to insurance benefits and how insurance and in-app activity contribute to a member's earn rate.

## Customising a Yumoji

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

## YuCoin Power

Earning potential for each in-app activity.



# The currency of wellbeing.

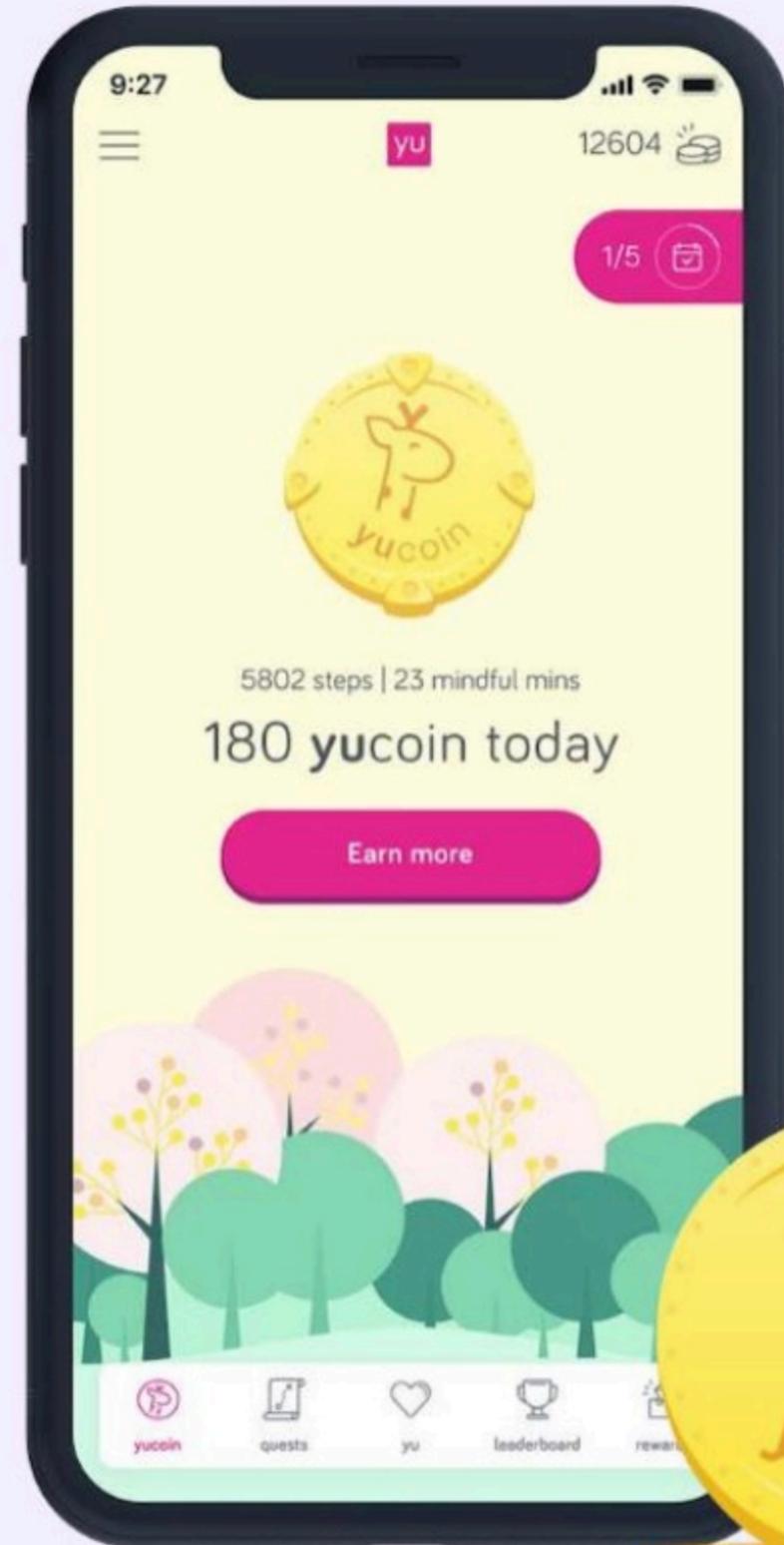
YuCoin is YuLife's "currency of wellbeing" (reward currency) that members earn for daily in-app activity. YuCoin is then exchanged for vouchers and discounts from brands such as Amazon, Nike and ASOS.



**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.

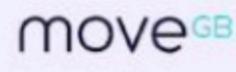
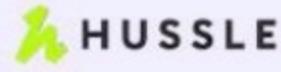
## Avios Air Miles



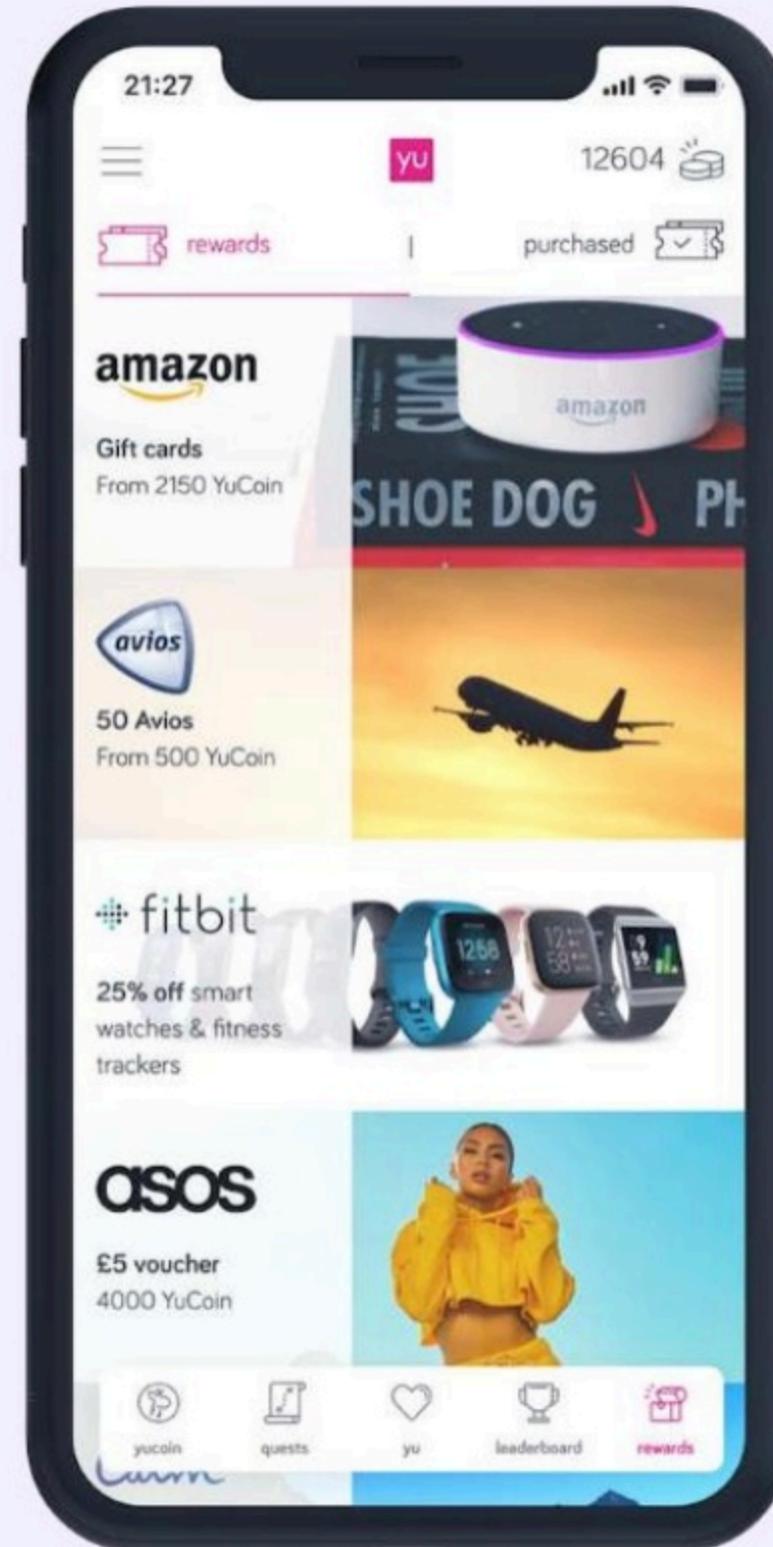
## Gift Vouchers



## 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.



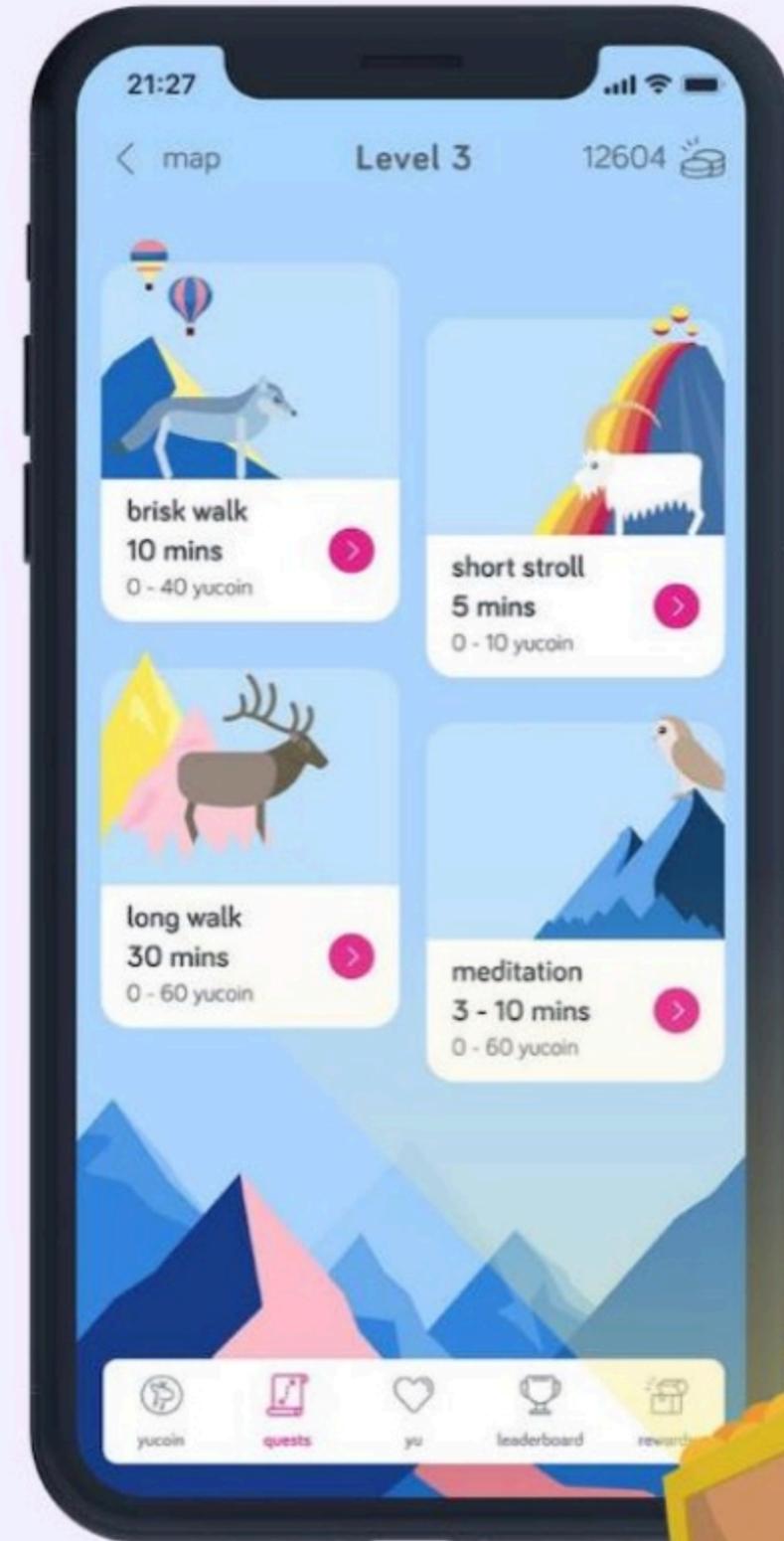
## Chests

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

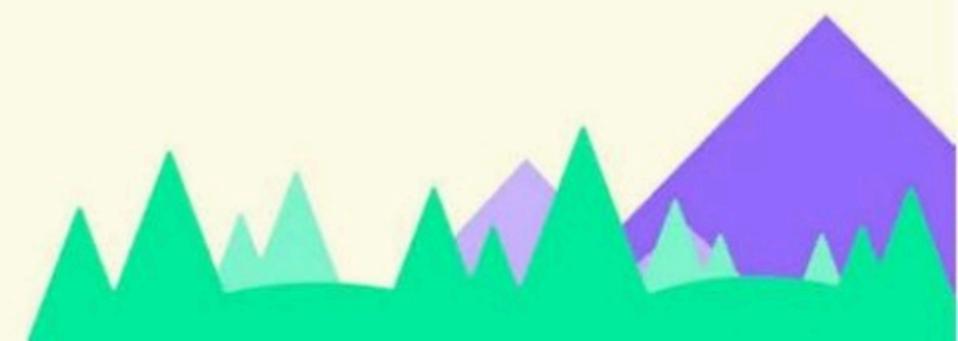
### Access to instant online medical support

- ✓ 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