



# Life insurance that inspires life.



**Sammy  
Rubin**  
Founder  
and CEO



**Jaco  
Oosthuizen**  
Co-founder  
and MD of SA



**Josh  
Hart**  
Co-founder  
and CT&PO



# There is a global wellbeing crisis.

**25%**

increase in stress and anxiety\*

**64%**

population obese or  
overweight \*\*

**\$16 trillion**

Cost of mental health crisis

# Employers are paying the cost.

**55%**

of sick days a result of mental ill health\*

**65%**

looking for a new job\*\*

**R44k**

PEPY cost of ill mental health for a business\*\*\*

# and the time is now for change.

## 80%

of chronic disease is related to our lifestyle and the actions we take every day.\*

### Physical and mental wellbeing is deteriorating.



## 38% ↓

reduction in steps.\*\*



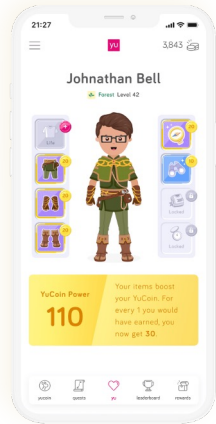
## 39% ↑

increase in mental health issues.\*\*\*

## 4/5

Despite our best intentions, 80% of employees do not engage with health and wellbeing programmes.\*\*\*\*

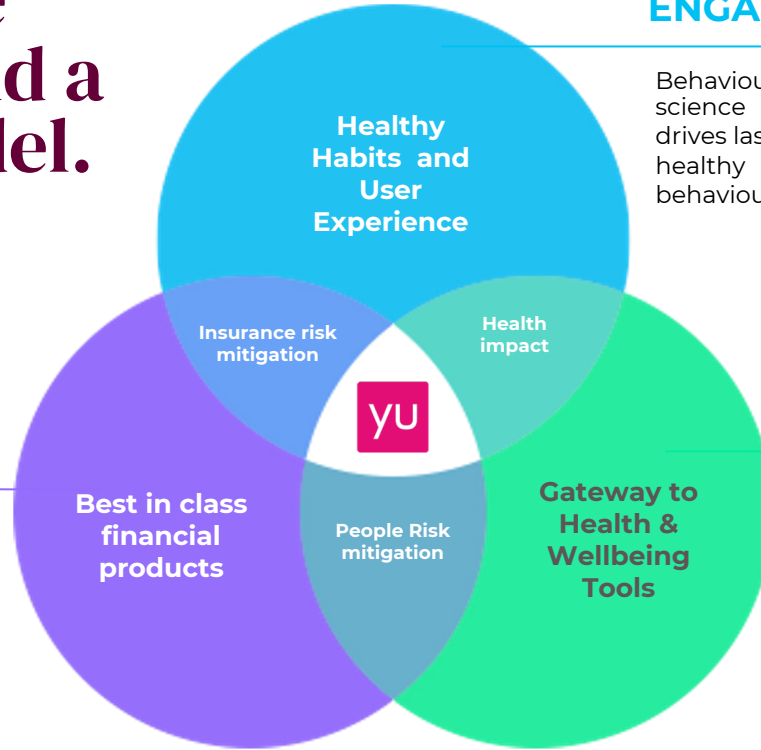
# Welcome to the future of Life Insurance and a win-win model.



## PROTECT

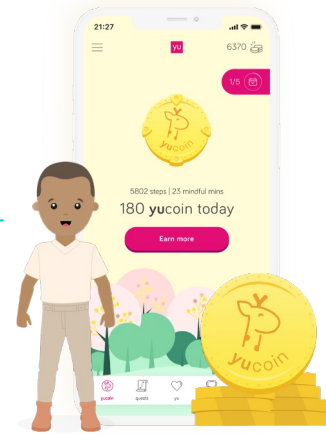
Access to great insurance products

The insurance app in everyone's pocket.



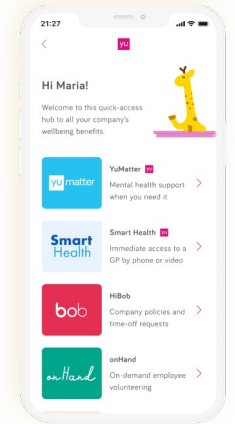
## ENGAGE

Behavioural science drives lasting healthy behaviours.



## PREVENT

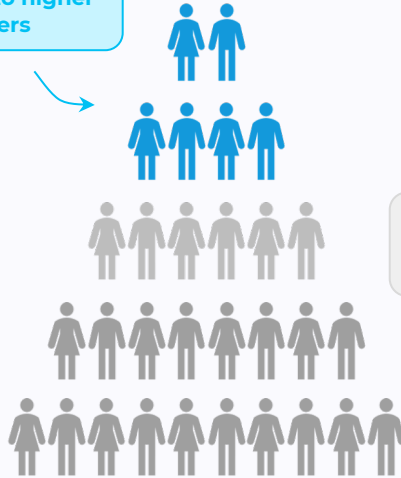
Tools to support health and prevention



# Focused on wellbeing every day for everyone.



Expensive and exclusive to higher earners



No benefit to the majority of the employee base

## Other programmes

Voluntary purchase



## YuLife

Every employee benefits from being a YuLife member – protection, wellbeing and rewards

### Benefits for everyone:

- ✓ Long-term financial protection
- ✓ Something for everyone - rewards varied interests
- ✓ 24/7 Employee Assistance Programme
- ✓ 24/7 Virtual GP service
- ✓ Gamified wellbeing challenges
- ✓ Big brands rewards for simple, healthy behaviours
- ✓ Data and MI for employer

# The impact to your business.



## ENGAGE



**3x**

increase in physical wellbeing\*



**5x**

increase in mental wellbeing\*

## PREVENT

**5x**

increase in early intervention tools like EAP and telemedicine\*



**181% ROI**



**11.5%** decrease in absenteeism\*\*

**2.75%** decrease in employee turnover\*\*

**+2.5%** increase in productivity\*\*

Validated by: **FORRESTER**

**Happier and healthier workforce**



**85%**

report feeling more productive\*



# Taking the impact global.



**UK**

Head office  
Launched in 2019



**USA**

Launched Q1 2023



**South Africa**

Launching Q2 2023



**1,000+**  
policies

**650k+**  
YuLife members

**\$50 bn+**  
coverage sold

**4.8/5**  
app rating

**In partnership with world-leading brands:**



**Backed by world-leading venture capital funds.  
Total funding to date: \$206.6 M**



CREANDUM

LocalGlobe



anthemis

NOTION

EURAZEO

DAI-CHI LIFE

# Welcome YuLife South Africa.





# Why South Africa?



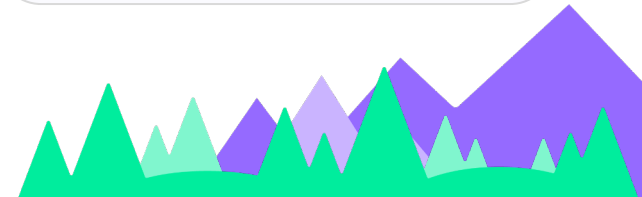
Largest & most established insurance market in Africa.



Has the second highest insurance market penetration globally.

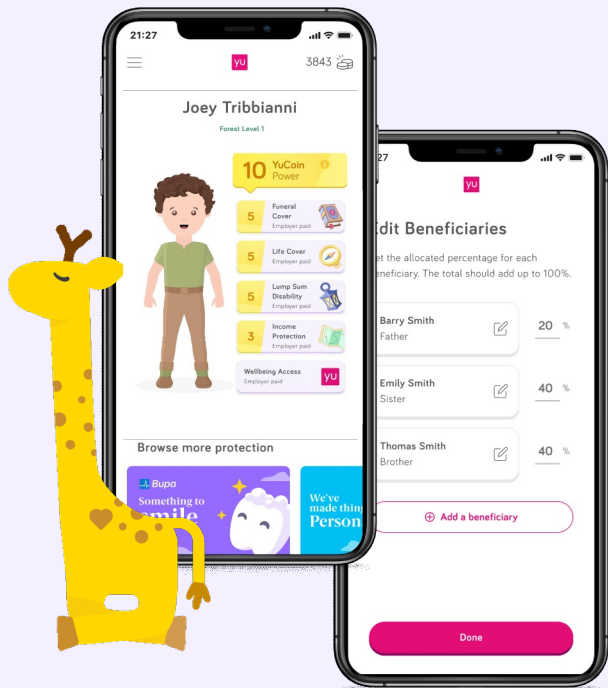


Historical hub of insurance innovation globally.



The background is a solid purple color with several light purple, rounded, stylized hills scattered across the scene. The text is centered in the middle of the image.

**YuLife is ready to uplift and  
inspire ALL South Africans  
to live their best lives.**



# Better protection and lowered risk.

Provide greater transparency and clarity to your insurance benefits - help your people access their policy, personalise their experience and upgrade their protection.

Life Cover

Lump Sum Disability

Income protection

Critical Illness **COMING SOON**


Funeral Cover

**75** NPS score

**4.8** Rated **Excellent** on Trustpilot



# Insurance 2.0

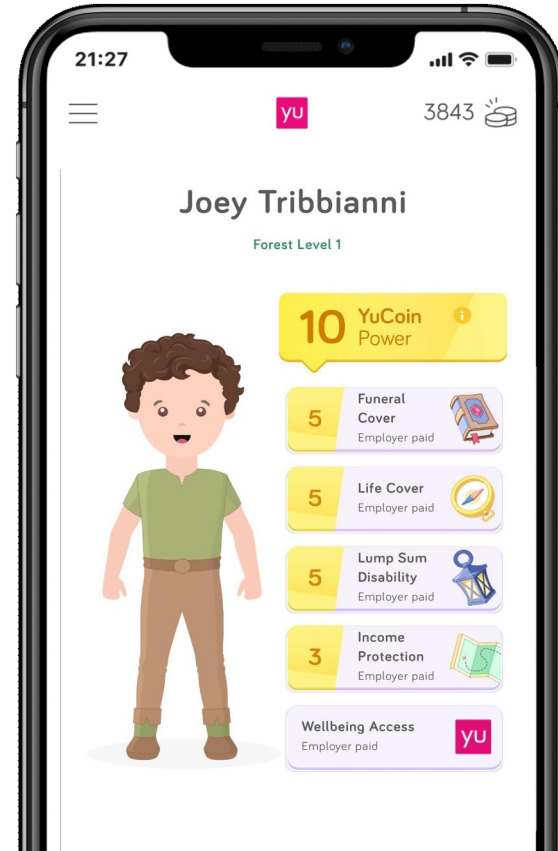
An experience that is modern, relevant and accessible.

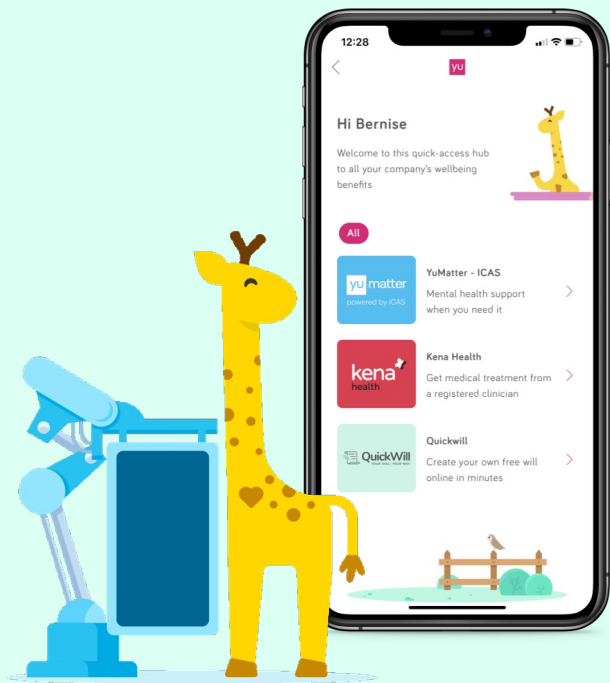
- 
**Comprehensive Group Life Insurance Offering:** Underwritten by GuardRisk, and backed by MunichRe & RGA





- 
**Digital:** Access to insurance benefits on the app HR portal to view and manage your employee's benefits.
- 
**Personal & easy to use:** Quick to purchase and simple to use, with 1-2-1 support when you need it.





## Improved access to healthcare tools.

Enjoy full integration of all your benefits into one simple platform, including existing benefits, and benefit from YuLife's ability to drive engagement with all of these tools and services.



**Mental Health with ICAS**



**Virtual GP with Kena Health**



**Company-Specific Benefits**

**8x** increase in utilisation of VGP

**5x** increase in utilisation of EAP

**50%** increase in usage of company benefits



## Wellbeing every day for everyone.

Harness game mechanics to incentivise healthy habits – convert walks, workouts, cycling, and meditation into groceries, vouchers, discounts,, tree planting, ocean cleaning, and more.



**Wellness Challenges**



**Financial Rewards**



**ESG Impact**



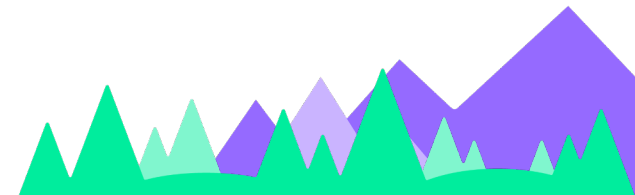
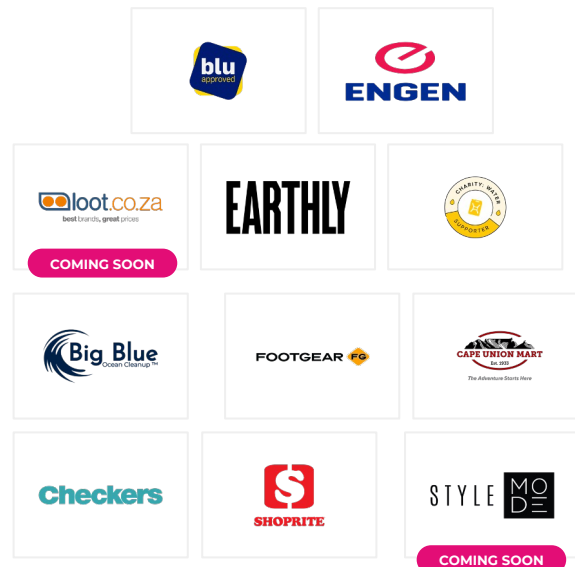
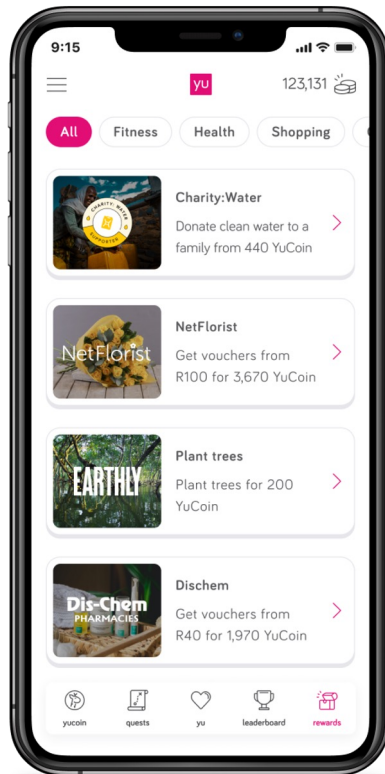
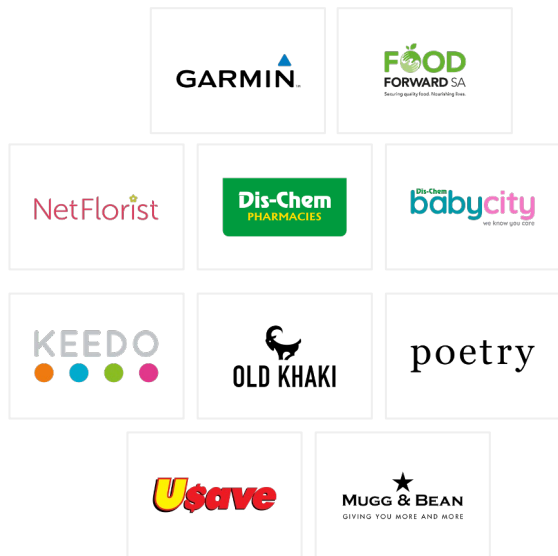
**Community Campaigns**

**25%** daily active users

**5x** increase in steps and meditation

**87%** report improvement in wellbeing

# Reward partners.



# Supercharged HR capabilities with actionable insights.




  
Customisable  
Wellbeing Hub

  
Dynamic Engagement  
Campaigns

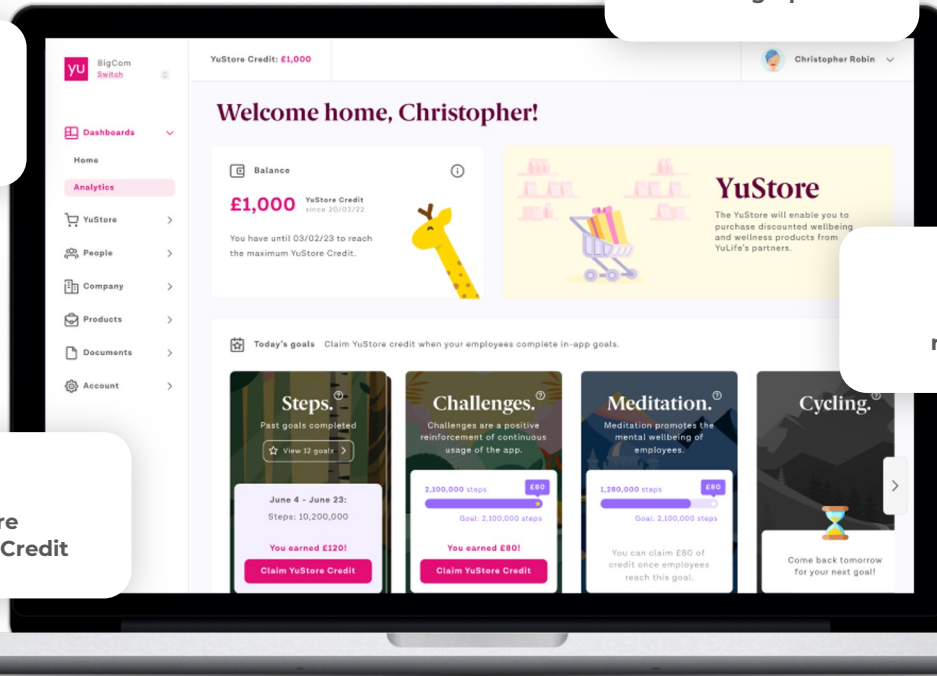
  
YuStore  
Wellbeing Credit

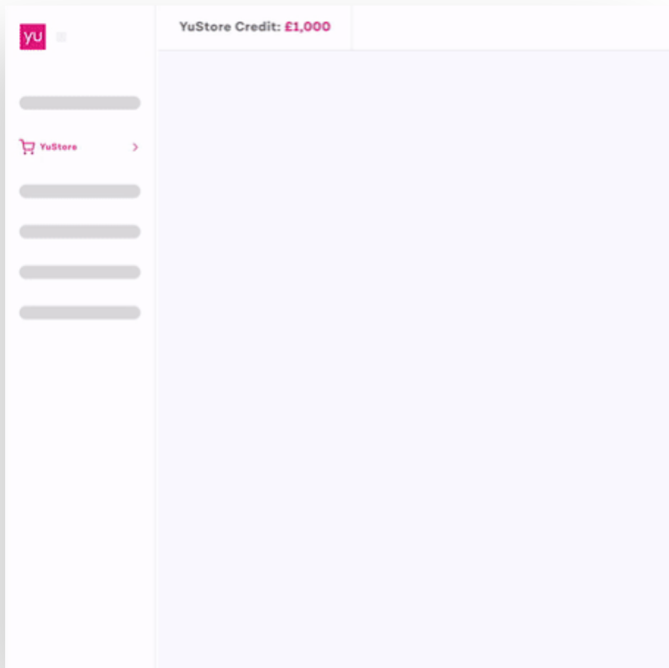
  
Wellbeing insight by  
demographic

  
Physical and mental  
wellbeing engagement

  
Reward  
redemption

  
ESG impact  
insights





The more employees  
engage, the more  
wellbeing credit  
you earn.

Lifesum®

MEDITOPIA

CURIO

Stresscoach

STELLA

hertility®

Sleep Cycle

FIIT

EARTHLY

# Welcome to the Yuniverse.



NetFlorist

Checkers

yu life



EARTHLY



FOOD  
FORWARD SA  
Empowering South African Food Startups

The background is a vibrant, stylized landscape. It features rolling green hills in the foreground, a large body of water in the middle ground, and a range of mountains in the background. The mountains are depicted with purple, white, and blue peaks. The sky is a light blue with soft, white clouds. On the right side, there are several stylized trees, including a tall green one and a shorter yellow one. In the bottom corners, there are decorative floral elements with yellow and pink flowers. The overall aesthetic is clean, modern, and colorful.

# You're now in the Yuniverse.

Check your email

# We have built a leading customer value proposition.



## Engage

**Proposition that incentivises healthy habits**

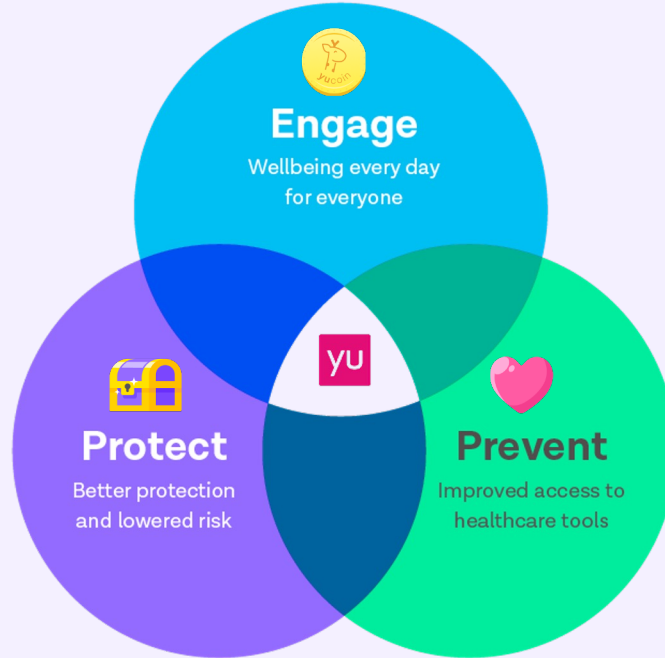
- ✓ Rewards for healthy activity
- ✓ Employer incentives



## Protect

**Access to great insurance products**

- ✓ Group Risk



## Prevent

**Tools to support health & prevention**

- ✓ VGP & EAP
- ✓ YuStore (incl. Sleep Cycle, Fiit, and Stella)



# Thank you.

Chat to us afterwards or contact us at [sales-sa@yulife.com](mailto:sales-sa@yulife.com)



## Startups 100

Startups 100 list



## Insurtech of the Year

British Insurance Awards 2021



## Insurtech Innovation of the Year

Insurance ERM awards 2022



## Best Financial Wellbeing Provider

COVER Excellence Awards 2021

