

Customers

# Working in our customers' interests

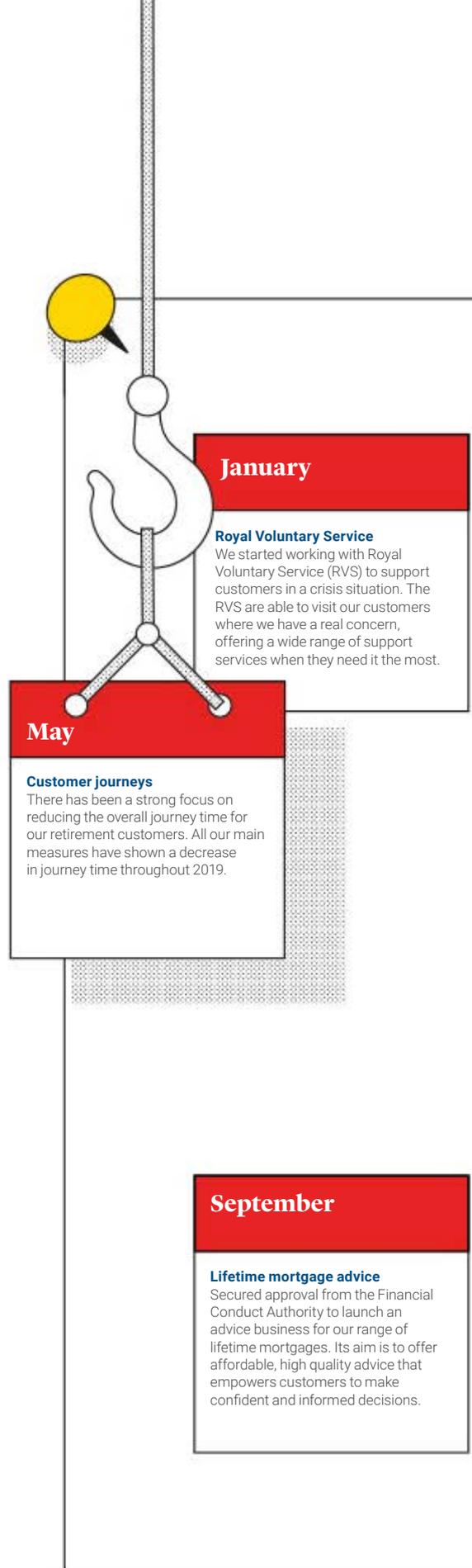
For over 180 years we have provided financial services to customers across the UK and, more recently, the US, Asia and Europe. Our business is built on understanding people, how long they live, what risks they are comfortable with and their changing needs throughout life. We are experts in safeguarding people's financial futures.

We design and distribute our retail products so they become more accessible, transparent and simpler to purchase by innovating product design. And we create great outcomes for all our customers by building the right culture across our business.



**Customer assistance helpline**

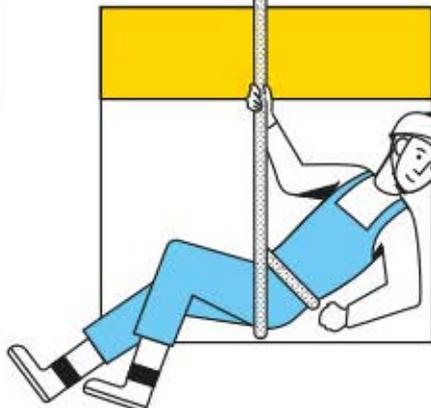
Our lifetime mortgage business's customer assistance helpline offers free 24/7 independent and confidential advice on a wide range of areas, including legal guidance, bereavement support, financial matters and health and wellbeing. This is being rolled out across our retirement businesses in 2020.





**February**

**Financial wellbeing**  
Financial wellbeing platform launched for workplace pension scheme members. The Financial Wellbeing hub provides practical tools and information around four key themes to help members feel financially confident now and in the future.



**April**

**Dementia Friends**  
Our lifetime mortgage business is now a dementia friendly business with many employees achieving the status of 'Dementia Friend'. These employees are able to support our customers and people in our community living with dementia, as well as their carers.

**June**

**Random Acts of Kindness**  
The initiative allows our customer service teams to identify opportunities to show we have listened and care by sending something, such as a card or flowers, to customers in the post following initial conversations.

**July**

**Vulnerable customer training**  
Increased focus on training and development on Vulnerable Customer (VC) needs. All teams invited to attend training sessions delivered by Royal Voluntary Service in Hove and Solihull. Businesses now have VC champions and leads supported by VC Committees.

**August**

**What Our Customers Are Saying**  
'What Our Customers Are Saying' is a forum that brings all operational areas of our insurance business together to review and action survey feedback.

**October**

**Customer centric website**  
Investment made in building a customer centric website, with new tools, videos and guides for our individual retirement business.

**November**

**Annuity Ready**  
Commissioned by Legal & General, a whole of market online comparison service has been developed and will be independently run by theidol.com. It is designed to help customers secure the best available annuity rate from across the market.

**December**

**Our claims journey**  
Designed and implemented an infographic to explain our claims process to customers in a clear, compassionate way. This is in direct response to customer feedback.

