



TOTAL BENEFITS CONSULTING
Fixed, Flexible and Voluntary Benefits



Rewards Lab™ from Xafinity

The ultimate in benefits science

Engineered for effortless benefit scheme administration



Rewards Lab™ has been designed to provide maximum control and configurability for employers to create and manage their benefit programmes.

Based on the most up-to-date technology platform, it leaves behind the constraints of older systems to provide the flexibility you want – from branding your Rewards Lab environment to managing enrolment processes, moving data in and out, integrating with benefits providers and delivering up-to-date information to every individual user.

Highly brandable and configurable

We've designed Rewards Lab to be an attractive, intuitive, easy to use, online hosted solution.

We've also designed it to be extremely customisable and configurable, so you can brand it to reinforce your company or departmental image, and mould it round the benefits policies you want, however complex and sophisticated.

Handles every type of benefit effortlessly

This isn't just another 'flex' portal. Rewards Lab incorporates and displays every benefit your employees enjoy, from fixed and core benefits, through flexible and voluntary (including bespoke) to 'soft' benefits like flexitime, training and onsite facilities – so your people can see the full picture.

It can deal with salary sacrifice pensions in isolation, mix benefits from net and gross pay, handle inter-dependent benefits and enable separate allowances for different kinds of benefit.

Integrated workflows make management easy

Rewards Lab's management modules – System Administration, Benefits Administration and Enrolment Administration – use intuitive, integrated workflows to help your administrators set up and manage the system respectively.

The robust security and user management functions, provide a secure single sign-on for users to access the system and any other online facilities you want to link to it. Plus, the audit tracking and reporting functions deliver all the management information you need.

Simple, centralised, workflow-driven tools make it easy for your staff to take care of:

- *Enrolment*
- *Benefit scheme management*
- *Benefit package management*
- *Benefit provider management*
- *Benefit category management*
- *Benefit management.*

Small to large, local to multinational

Fully web-based and needing no software to be installed, Rewards Lab is equally able to work for small firms with simple benefits schemes, or major multi-site organisations with the most complex environments.

It's fully equipped to deal with multiple languages, multiple currencies and multiple cultural, fiscal or regulatory regimes and as it's a hosted solution there are no issues with technical support, no matter where in the world you're using it.

The developers who created Rewards Lab are among the world's leading experts in the .Net2 platform that Rewards Lab is built on, so you can be confident in the technology and our ability to keep it up to date, long term.

A total benefits breakthrough

Smart employers have always known that benefits are vital to competitiveness and that the ideal is to give each individual exactly the right blend of benefits to suit their age, aspirations and lifestyle.

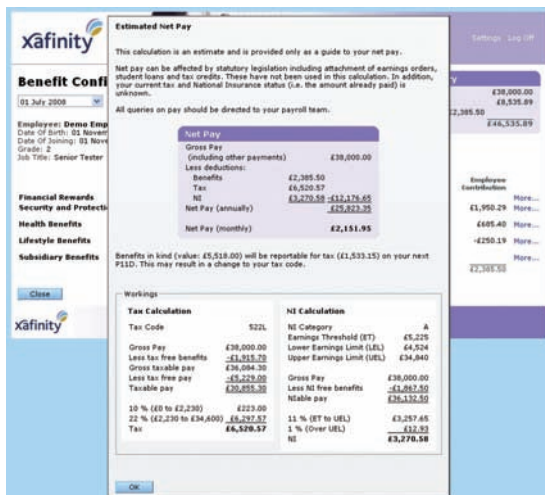
They've looked forward to the day when technology would deliver on the promise of flexible benefits and self service – enabling and inspiring every employee to actively maximise the value of the total benefits available to them.

Now that technology has been created – in Xafinity's Rewards Lab.

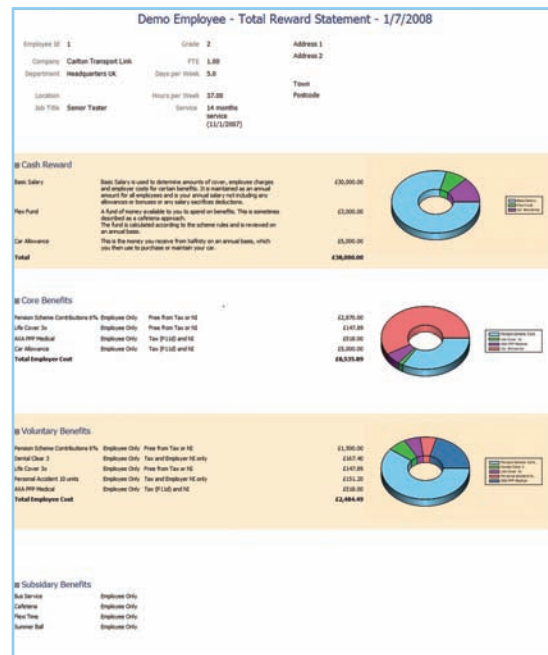
Rewards Lab from Xafinity is a state-of-the-art environment where each individual can experiment, develop, test and manufacture their ideal total benefits solution.

Sophisticated, elegant and easy to use, Rewards Lab now offers employers of every size the ultimate in benefits science.

- Fixed and flex, core and voluntary, salary sacrifice and 'soft' benefits
- Multiple allowance categories, across net and gross pay
- Automated individual eligibility management
- Continuous in-view Net Pay modelling
- Dynamic graphical Total Reward Statements
- Real-time HR and payroll data integration
- Scalable, multi-national capability
- Fully web-based online self-service operation



What everyone wants to know – what will I take home every month? It's the starting point for designing your total remuneration. With Rewards Lab it's right in front of you, dynamically updated as you model your total benefits package.



Presented in a graphical way that people want and expect, the Total Reward Statement (TRS) provides a complete overview of your remuneration package. Dynamically generated according to the choices you've made – or just those you're thinking about – the Rewards Lab TRS is a real user favourite.

TOTAL BENEFITS STRATEGY FROM XAFINITY CONSULTING

As one of the UK's longest established financial services consultants – and one of the UK's leading innovators in employee benefits – Xafinity Consulting is an acknowledged expert in maximising the value of employee benefits and rewards.

We work closely with our clients to develop a Total Benefits Strategy, matching their desired policies and corporate objectives with market conditions to deliver the best possible package for talent acquisition, retention and economic advantage.

To find out more about our unique Total Benefits approach, call **020 7680 1990**.

Equipped with an unparalleled range of employee self-service tools

The whole focus of Rewards Lab's design is to make benefit enrolment and active management a pleasure for employees. Everything that could be a hassle has been taken out of the process, and anything that could make it easier and more engaging has been put in.

When you're choosing your benefits mix, you need to be able to play with the options that are actually available to you, using up-to-the-minute data, and see what different choices would add up to; then easily reassess those decisions when some major event changes your lifestyle.

That's what Rewards Lab enables, with this array of advanced features:

Attractive, engaging self-service

We've designed Rewards Lab using latest website usability thinking, so it's a place that people will enjoy going, and find easy to use. You can experiment to your heart's content, save options for comparison, see the full picture and make informed choices – 24x7.

Automatically up-to-date data

Integration with HR and payroll data sources, working with the pre-set scheme rules around grade, role, location etc, mean that each employee sees fully up-to-date data, with their 'flex fund' automatically calculated – and only sees the type and amount of benefits that they're eligible for.

In-view Net Pay and Total Reward displays

While you're experimenting in the Rewards Lab, a constantly in-view net pay modeller and dynamic Total Reward Statement show you the effect of different options and benefit mixes on your tax and National Insurance and on your total benefits picture. So you can tune your benefits precisely and know exactly their value, before making your decisions.

Online e-form enrolment

With the process and schedule easily set up by the manager and direct integration to benefit providers, enrolling is easy and paperless. Look at the options, make your choices, click to enrol – and it's done.

Pension Calculator and Car Tax Calculator

Using latest data input by specialists, these tools let employees model their pension outlook and see what the effect of different contribution levels might be; or make an informed decision about company car tax implications.

The screenshot shows the 'Choose your benefits for the coming year' interface. It features a progress bar with steps: 1. Select Model, 2. Choose Benefits, 3. Review Model, 4. Submit Model. The main content area is titled 'Security and Protection' and includes a 'Group Personal Pension Plan' section. On the right, there is a table titled 'Employee Spend on Benefits' showing costs for various options. At the bottom, there are buttons for 'Go Back', 'Continue', 'Save & Exit', and 'Cancel'.

Employee	Model name
Demo Employee	Test Form 2008
Basic Salary	£30,000.00
Car Allowance	£5,000.00
Flex Fund	£3,000.00

Benefits selected:	Cost
Security and Protection	£3,900.00
Life Assurance	£9.00
Additional Life Insurance	£9.00
Partners Life Assurance	£9.00
Critical Illness	£9.00
Partners Critical Illness	£9.00
Partners Accident Insurance	£9.00
Health Benefits	£976.00
Private Medical Insurance	£976.00
Health Screening	£9.00
Dental Insurance	£188.00
HSA Medical Plan	£9.00
Lifestyle Benefits	£9.00
Holiday	£9.00
Childrens Vouchers	£2,400.00
Cyclecheck	£9.00
Travel Insurance	£9.00
Parent Giving	£9.00
Wine Club	£9.00
Car Allowance	£9.00
Total benefit value:	£7,436.00
(Total allowance)	(£3,000.00)

Everything is explained clearly and fully, in a way that makes it easy to take informed decisions that suit your life-stage and family circumstances. Then you can review and change your options until you're sure you've got what you want.

The screenshot shows the 'Pension Calculator' interface. It includes a 'Demo Employee' section with input fields for Name, Date of Birth, and Pensionable Salary. Below this are fields for Employer and Employee Contribution rates. The 'Projected Pension' section shows Retirement Age, Existing Pension Value, and Other Pension Value. A 'Calculate' button is present. A disclaimer at the bottom states: 'The forecast income shown above is a projection based on annuity rates set by the pension administrator and it is not a guarantee of pension performance. You are advised to seek advice from your pension provider or IFA.'

With the Rewards Lab Pension Calculator, you can use the latest data to see what effects varying levels of contribution would be likely to have on your pensions, giving you real control over the role of the pension in your overall benefits package.

Enhanced with added-value HR and payroll features

The powerful real-time data integration capabilities of Rewards Lab – plus the high level of engagement with employees – means you can do a lot more with the system than just administer flexible benefits.

In consultation with our customers, we've extended the solution to enable a range of additional benefits and employment related activities to be managed online as well. These include:

Holidays and absence management

Annual leave, discretionary leave, training and other absences can be managed through Rewards Lab including online approvals and notifications, individual and team calendars. Integration with flex enrolment means core holiday entitlement is included in your Total Rewards display, and you can buy, sell or bank holidays according to company policy.

Employee share scheme management

Administrators can implement share option, incentive and other equity schemes online through Rewards Lab and employees can manage their participation – including buying and selling shares online, within the rules of the scheme. Share prices can be monitored in multiple currencies.



Self-service HR record-keeping

The two-way integration with company HR records mean that Rewards Lab provides another means of keeping employee data right up to date. Users can update their key personnel data online, which both helps ensure accurate records and feeds lifestyle information into the system, to present the right benefit and tax options.

Online payslip and P11D

A fully historical online payslip function is available within Rewards Lab and an additional module provides advanced P11D reporting, taking data direct from the system to create accurate P11Ds automatically and despatching them to the relevant tax authorities.

Rewards Lab from Xafinity redefines the way total benefits can be presented by organisations and appreciated by employees.

To find out how quickly Rewards Lab could be engaging your people, driving up enrolment and maximising the value of your benefits, contact your local office now.



Xafinity is one of the UK's leading specialist providers of pension, employee benefits and payments expertise, with 170 years' experience and handling £2 trillion annually.

The group provides consulting, software, resourcing, training and business process outsourcing services that enable public and private sector organisations to deliver employee benefits more efficiently.

In 2008, we were voted Pensions Administration System Provider of the Year and won the Pensions Administration Software Award, as well as winning Best Pensions Software provider in 2007. We are the accredited software supplier to the UK Principal Civil Service Pension Scheme.

With 1,400 people nationwide, we have operational and relationship management centres across the UK, in Bath, Cardiff, Crawley, Fleetwood, Leeds, London, Reading, Stafford, Stirling and Waterlooville.



Xafinity Consulting is one of the UK's leading specialists in employee benefit innovation and optimisation. Our expertise covers pensions and actuarial services, flexible benefits, healthcare, trusteeship and training. We are committed to working in partnership with our clients, providing a service to maximise the returns of their benefit strategies.

Leeds
PO Box 267
9 South Parade
Leeds
LS1 1NZ

Tel: +44 (0)113 244 0200
Fax: +44 (0)113 244 8532

London
8th Floor
110 Fenchurch St
London
EC3M 5JT

Tel: +44 (0)20 7680 1990
Fax: +44 (0)20 7680 9249

Reading (Head Office)
Xafinity House
42-62 Greyfriars Road
Reading
Berks
RG1 1NN

Tel: +44 (0)118 958 3683
Fax: +44 (0)118 918 5095

Stirling
Scotia House
Castle Business Park
Stirling
FK9 4TZ

Tel: +44 (0)1786 434 300
Fax: +44 (0)845 345 9516

enquiries@xafinityconsulting.com

www.xafinity.com