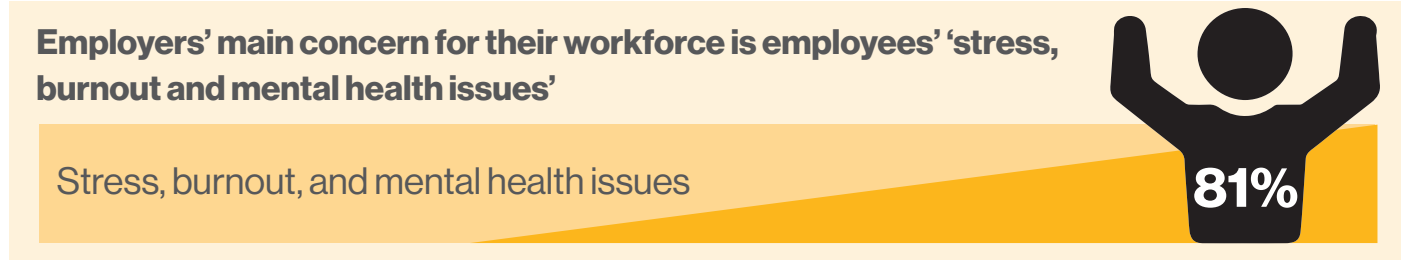
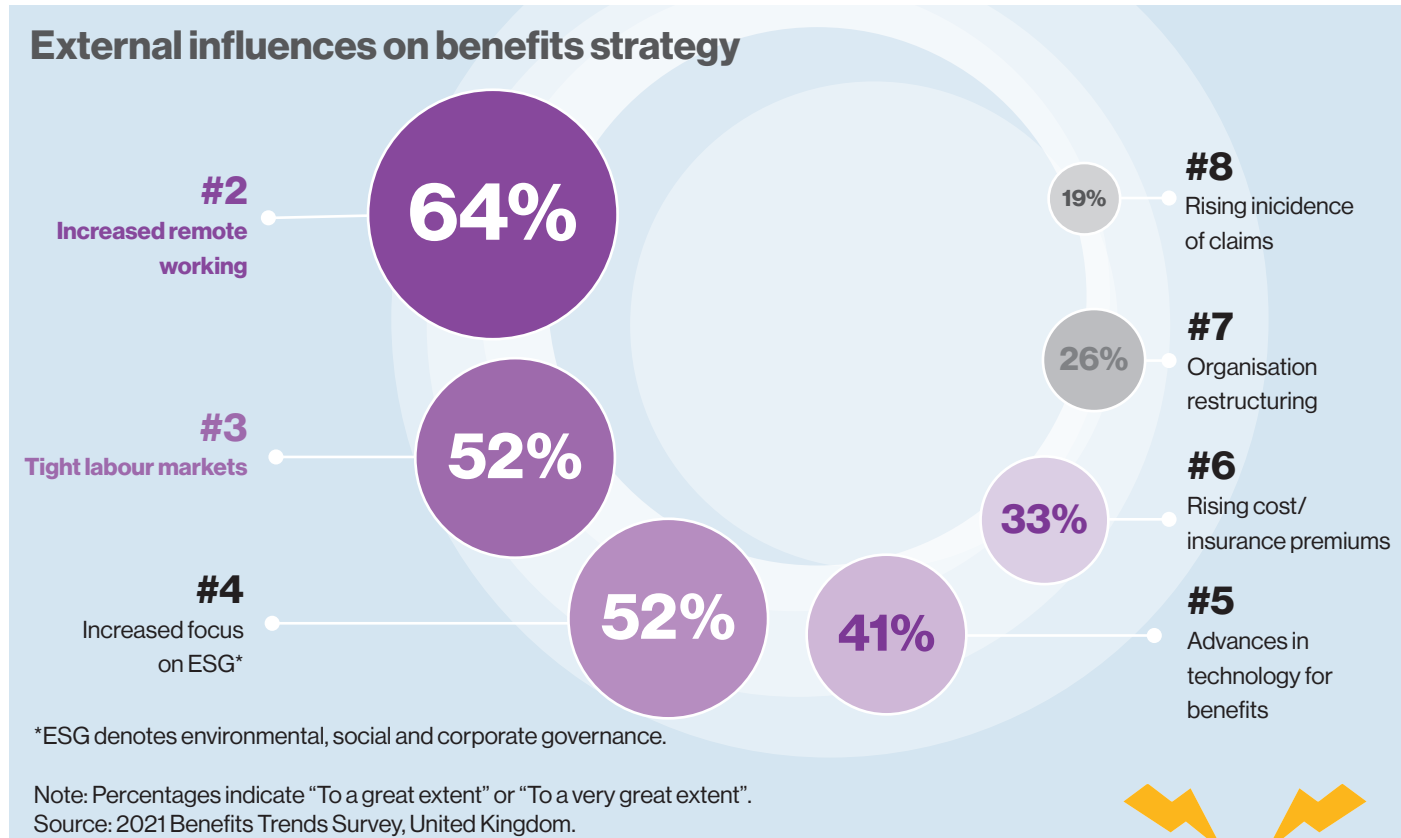


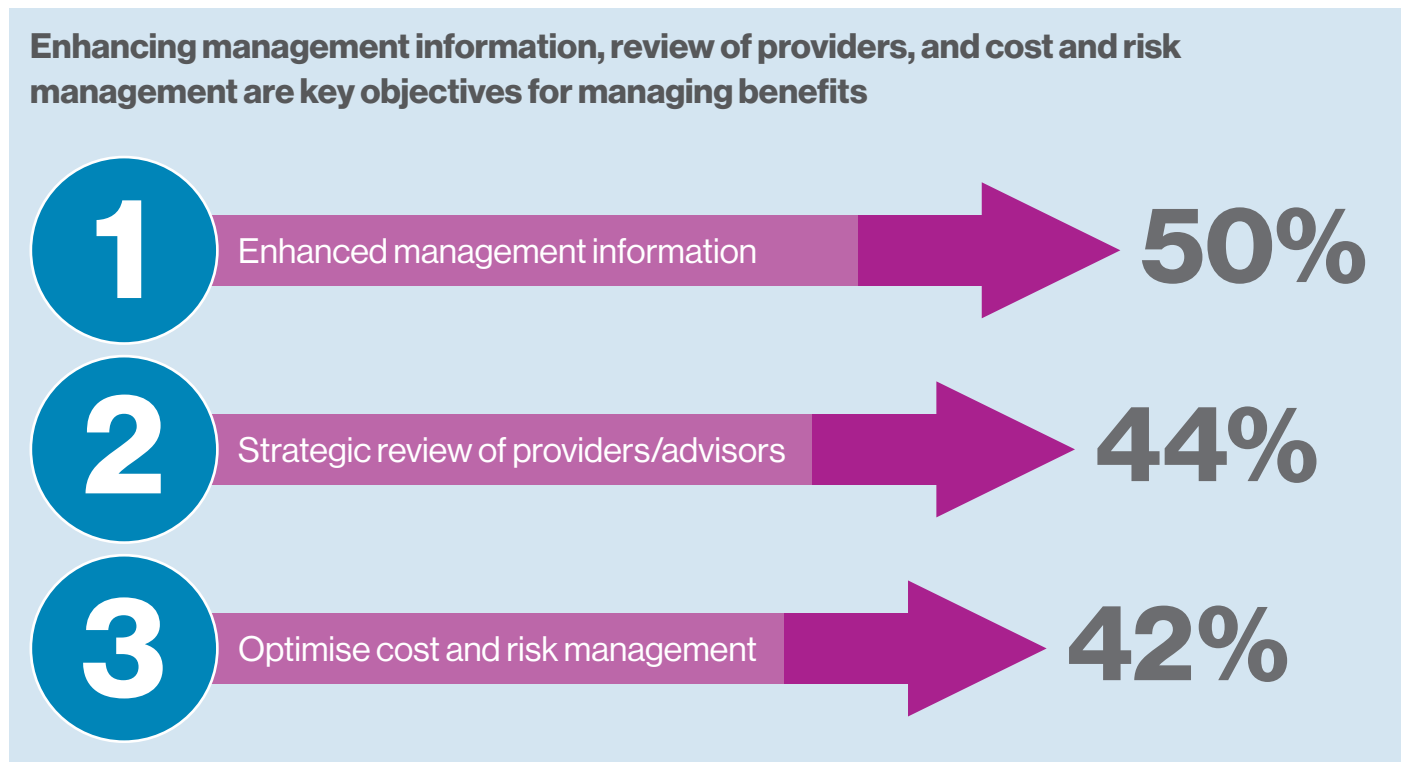
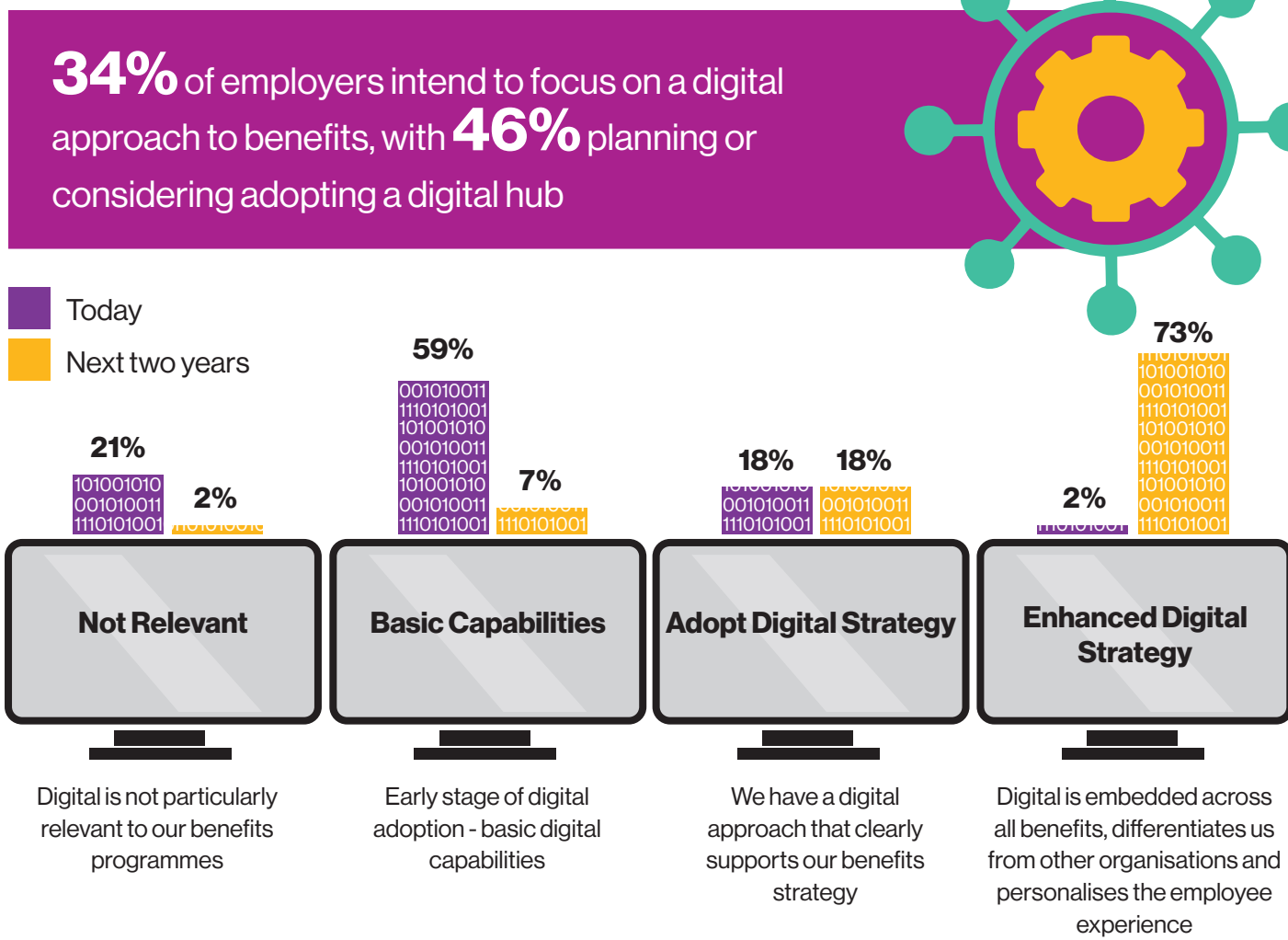
# Benefits strategies for 2022

## Improving the employee experience

### Main Drivers for Benefits



### Digital approaches on the increase



### What is happening in the future

