

2024 Global Benefits Attitudes Survey

Understanding employee wants and needs

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Introduction

The world of work has changed dramatically over the past two years. The aftermath of the COVID-19 pandemic was a catalyst of change that led to a period of staff shortages (the “great resignation”) as workers looked for greater autonomy, with increasing demands for greater flexibility and a desire for security in their total rewards. While staffing pressures have since eased, companies continue to navigate the complexities of this new working environment and the changing demands of employees as they remain focused on their need to attract and retain key talent.

New challenges have since emerged that are potentially just as significant for employers. Inflationary pressures have strained both employer and employee budgets, and return-to-office mandates have created tension in the workforce. New requirements from government directives and pressure from investors and employees, are leading companies to expand their focus on diversity, equity and inclusion (DEI) and climate initiatives. Geopolitical turmoil has added another layer of uncertainty and risk that companies must manage. Looking ahead, the rise of generative AI may also lead to a revolution in work. Altogether, companies are operating in a period of significant change with implications for all aspects of their reward, benefit, and talent strategies and programs.

In this research, we aim to help employers better understand their workforce and strategically adapt their benefit practices and policies to stay ahead of the game, keep their employees happy, engaged and productive; and successfully attract the right talent. We put the employees center stage and ask their views on their benefit and reward packages, their wellbeing and job flexibility, and their employers’ policies and programs.

About the survey

Since 2013, WTW has surveyed employees globally to understand the employee voice on benefits, drivers of attraction and retention, and attitudes around wellbeing. For the sixth biennial Global Benefits Attitudes Survey, we used an online survey to interview 45,000 employees working for medium and large private sector organizations in 29 countries and territories. WTW partnered with a third-party vendor to identify employees in our target group and took best practice steps to manage the data collection process. Results are weighted to be representative of the workforce in each market. The overall margin of error for the global sample is plus or minus 0.5%, which varies by region and country cuts of the data.

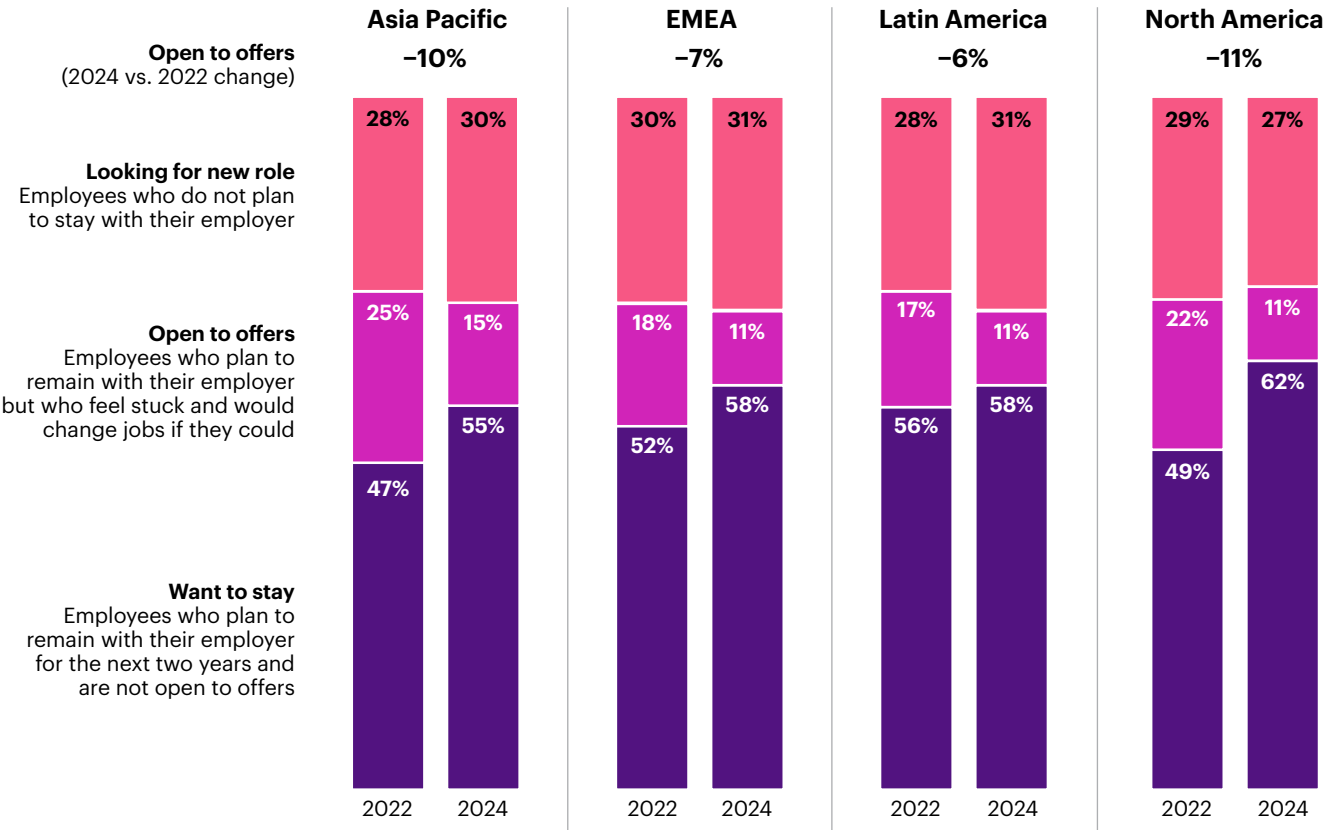


1. The big picture

Employees are looking for greater security during uncertain times

The period after the pandemic (2021-2022) was dominated by stories of the “great resignation,” with staff shortages and high rates of attrition. Today, we see a return to more normal labor market conditions, with a larger share of employees who want to remain with their employers and fewer employees open to competing offers (Figure 1). This may also reflect the declining availability of attractive jobs and a cooling of the labor market after several years of widespread movement of workers between jobs, industries and occupations.

Figure 1:
Employees' intention to move or stay with their employer



Note: Sum may not equal to 100% due to rounding.
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2022 and 2024 Global Benefits Attitudes Survey.

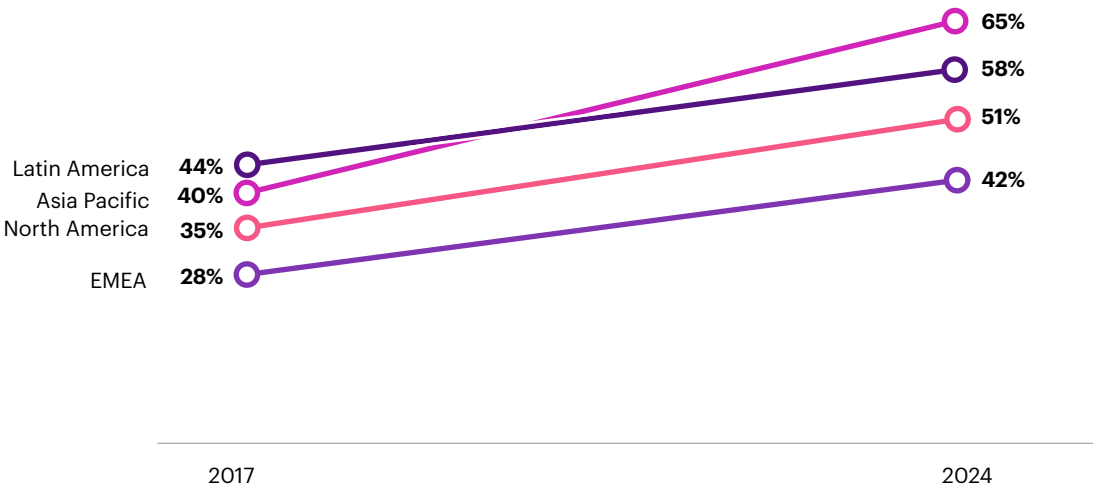
Employers and employees are increasing their focus on benefits

While retention concerns have receded in the past few years, employers are still looking to compete for talent by using their benefit packages to differentiate their total rewards. In fact, competition for talent is the top factor shaping employers' benefit strategies, according to the 2023 WTW Benefits Trends Survey.

This aligns with employees' perspectives. Results from the recent Global Benefits Attitudes Survey show that benefits have become a much more important factor in employees' decisions to either join a new company or remain with their current employer. Benefits provide a level of security that employees increasingly need, and many are looking to their employer for greater support. As shown in Figure 2, the importance of benefits for attracting talent has jumped globally in all regions covered in the study.

The good news is that employers are doing a better job of delivering on their benefits. Appreciation of benefits has risen significantly among employees. In 2017, around half of employees (49%) globally said their benefit package met their needs, but by 2024, this number had risen to nearly three in five (61%). This suggests the investments made by employers over the past decade in offering a wider array of benefits, enhancing the employee experience when using and enrolling in benefits, and providing wider support for employees around wellbeing are paying off.

Figure 2:
Benefits packages are an important reason employees decided to work for their employer



Question: My benefits package was an important reason I decided to work for my current employer?
Note: Percentages indicate “agree” or “strongly agree.”
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2017 and 2024 Global Benefits Attitudes Survey

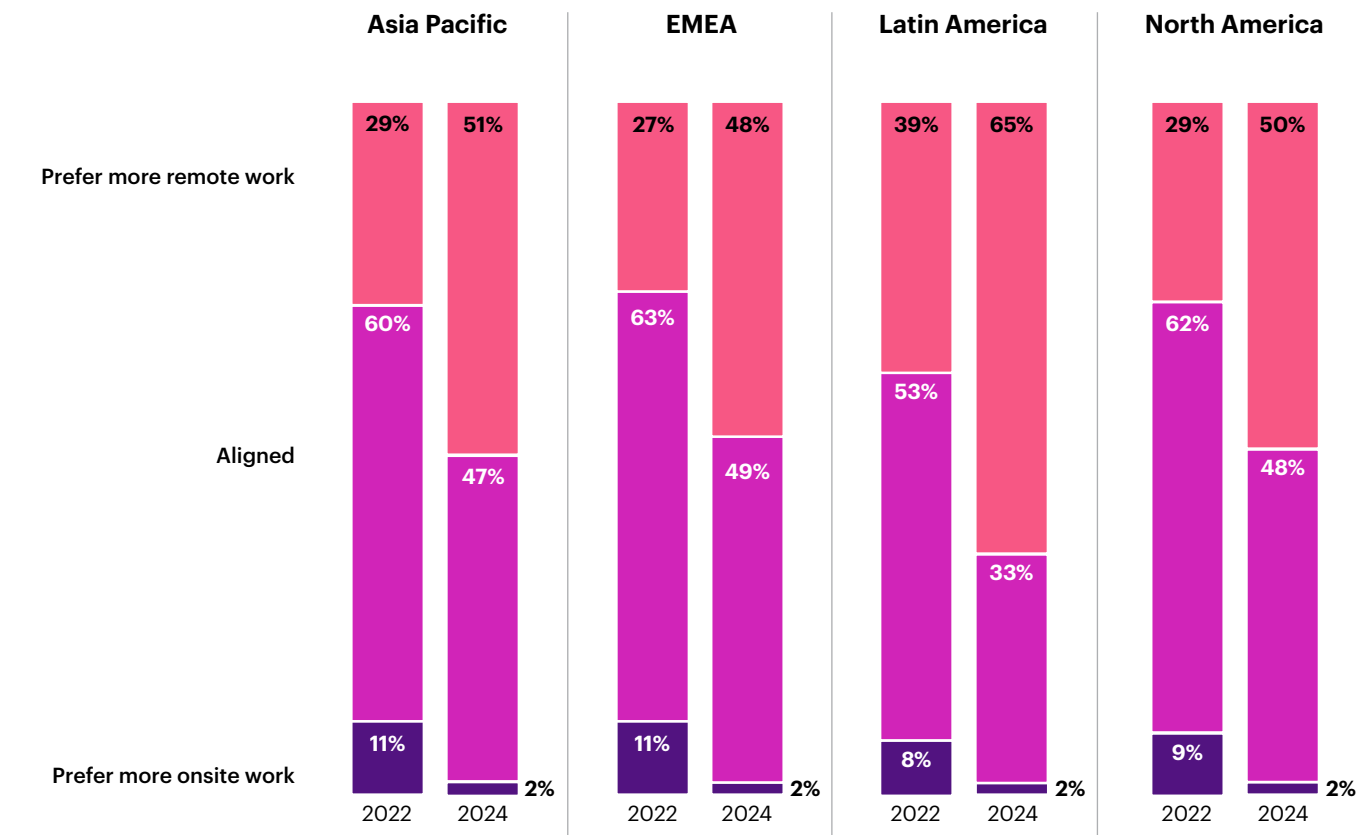
Remote work has become a key driver of job decisions

During the pandemic, a mass experiment in remote work (working from home) commenced. Since then, many employers have taken steps to formalize their remote work policies. While some employers have embraced hybrid and remote work policies, many others are requiring employees to return to the office — to foster collaboration, effectively onboard new staff, nurture company culture, enhance data security and improve oversight.

But many employees have become accustomed to the advantages of flexible work arrangements (e.g., reduced commuting time, greater work/life balance) and place significant value on the ability to work remotely. Employees’ desire for remote work has risen sharply over the past two years in all regions, as employees are becoming increasingly interested in greater flexibility in managing their lives outside of work (Figure 3).

The divergence between employers wanting more onsite work and employees desiring more remote work creates a challenge for employers. Employees are 1.5 times more likely to seek alternative work (i.e., be job seekers) and 1.3 times more likely to be disengaged when their desire for remote work is unmet. These issues become magnified at companies that have imposed mandates to return to the workplace. Remote work preferences can lead to strong reactions from employees, and companies which understand employees’ wants and needs can avoid disruptions to workforce retention and productivity.

Figure 3:
Employee preferences for flexible (remote) work



Note: Sum may not equal to 100% due to rounding.
Sample: All employees.
Source: 2022 and 2024 Global Benefits Attitudes Survey.

Employers' investments in wellbeing are succeeding, but the job is not done

Investments in employee wellbeing, an area of increasing focus for employers for over 20 years, accelerated during the pandemic. These investments are starting to bear fruit, as employee appreciation of employer wellbeing programs has significantly increased. Net promoter scores (a reflection of how much employees are willing to recommend their employer based on its wellbeing programs) are up 20 percentage points globally. While this reflects positive momentum, employers have opportunities to do more. NPS scores remain negative for most regions, and around three in four employees are passive/dissatisfied about their company's programs (Figure 4).

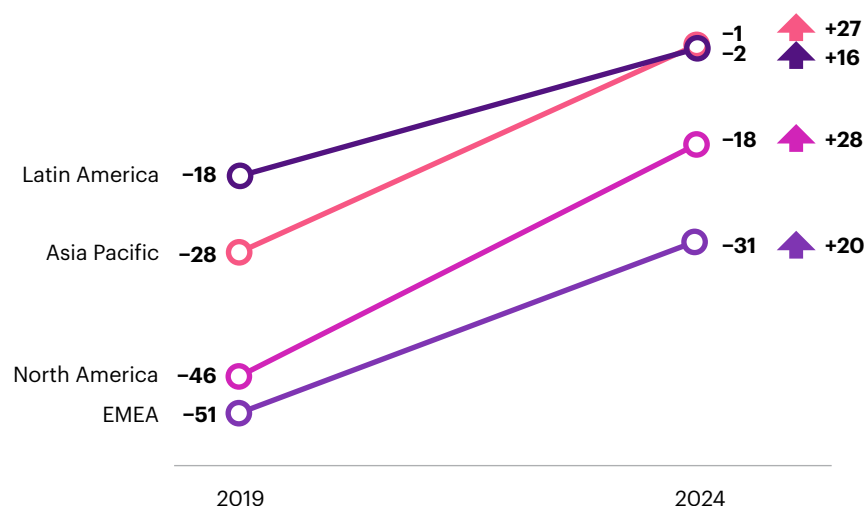
Employers also have opportunities to improve employees' states of wellbeing. Despite the pandemic and current cost-of-living crisis, the portion of employees at high risk, displaying low wellbeing levels across physical, emotional, financial and social wellbeing, has been largely flat over the past five years (14% in 2019, 12% in 2022 and 13% in 2024). Still, nearly two-thirds of employees (63%) have a moderate or major issue in at least one of the core areas of wellbeing: physical, emotional, financial and social.

While it is positive that wellbeing has held up among employees in the face of significant adversities in recent years, employers face challenges in motivating employees to take action and create sustainable healthy habits. Companies have increased focus on enhancing the employee experience with their wellbeing programs by boosting communication and connecting wellbeing to their culture and broader human capital strategy (2024 WTW Wellbeing Diagnostic Survey).

Figure 4:

Net promoter scores for wellbeing initiatives and resources

(Promoters – Detractors)



What is an NPS?

The net promoter score (NPS) embeds the idea that adequate or passive responses are not enough to build brand or engagement and focuses on the difference between approval and disapproval. It is frequently used in market research to measure customer experience.

A good NPS is 20 or more, while zero is a "satisfactory" benchmark.

Caveats:

- Cultural differences can make cross-country comparisons misleading.
- Scores may be better the closer in time the survey is to the last customer experience.

Question: How likely are you to recommend your employer as a place to work based on your employer's wellbeing initiatives and resources?

Sample: All employees except for those in Canada and U.S. which are full-time employees only.

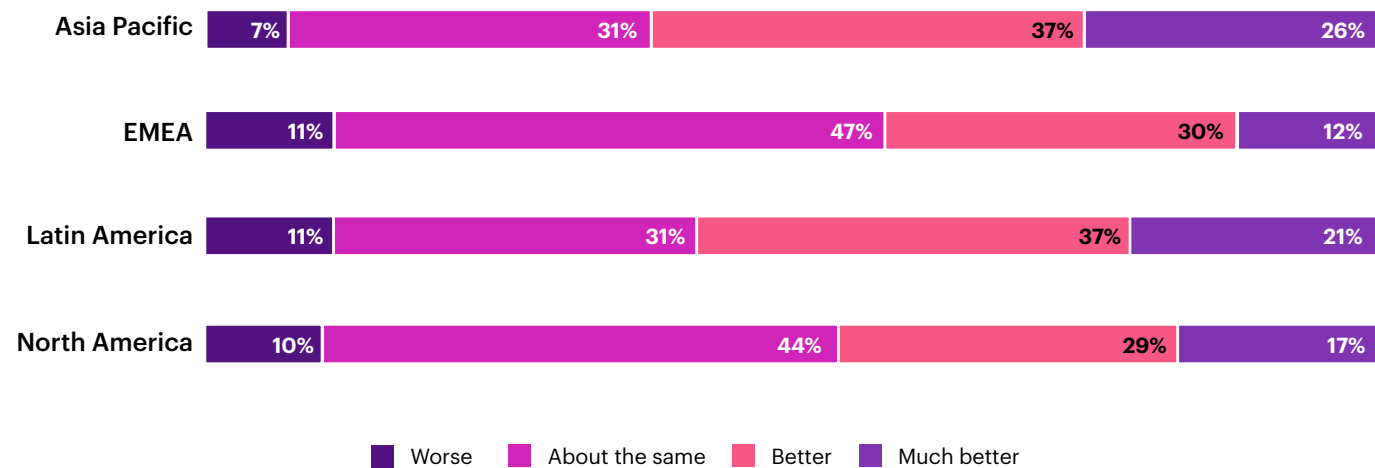
Source: 2019 and 2024 Global Benefits Attitudes Survey.

Employers’ efforts around diversity, equity and inclusion are bearing fruit

In 2020, DEI leapt to the forefront of people’s consciousness and since then has been a key priority for many employers. DEI initiatives aim to create a working environment that supports the diverse groups of individuals in the workforce, including people of different race, ethnicity, religion, ability, socioeconomic status, gender and sexual orientation.

Initial indications are that employers are making good progress (Figure 5). In fact, over half of employees say DEI at their organization has improved (through implementing formal recognition programs, promoting the best candidates, improving representation of women and minorities, and allowing a wider range of viewpoints). However, there are still groups of employees with unmet needs, who require greater support with their wellbeing and feel they are not getting the most out of their benefit plans.

Figure 5:
Extent employer has made progress on DEI



Question: To what extent has your employer made progress in the following areas over the past year?
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey.

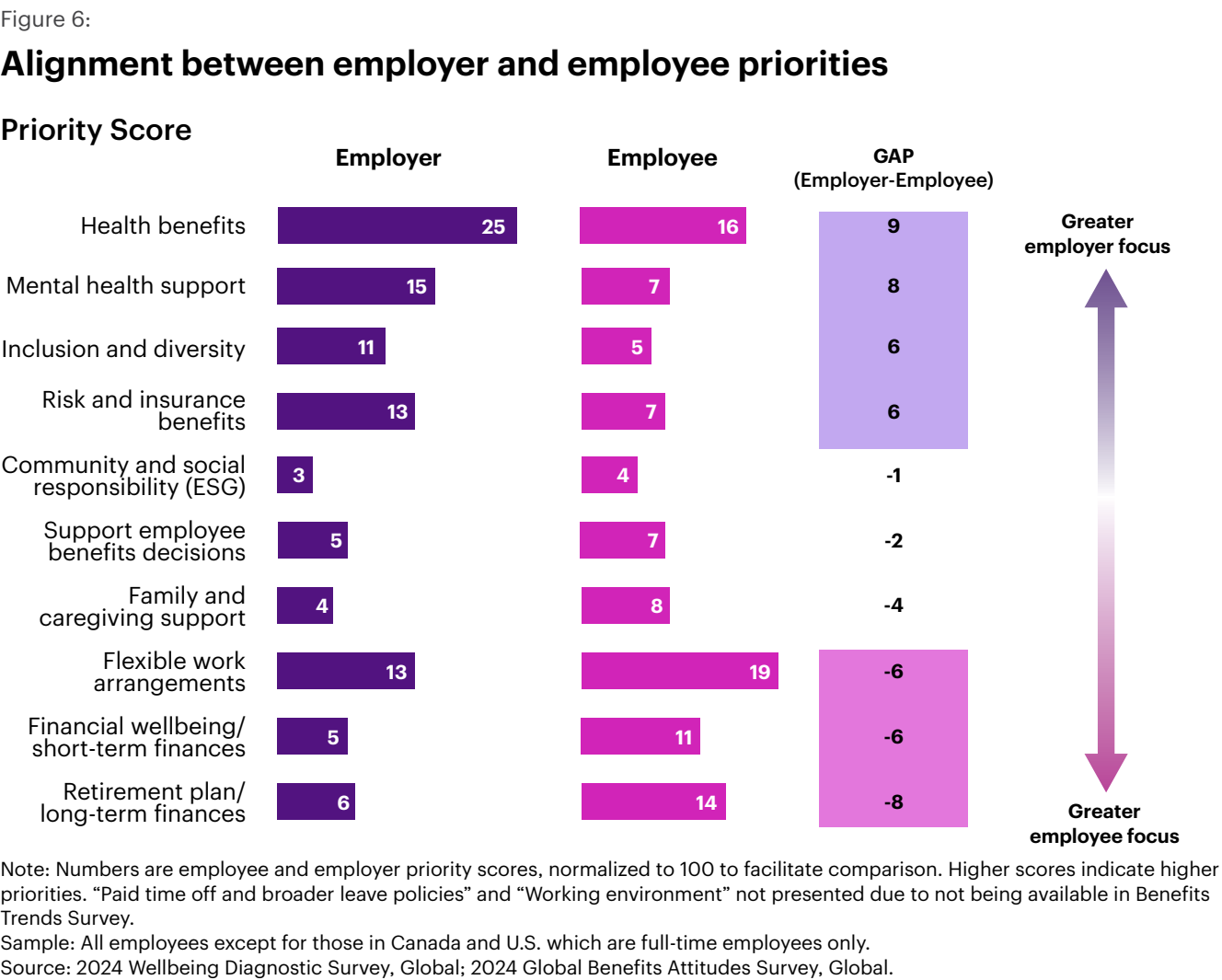
2. Challenges for employers

Employers' priorities and employees' wants and needs are misaligned

Since 2017, employee appreciation of the benefit package has risen significantly, but nevertheless opportunities remain for employers to do more. There is a disconnect in priorities between what employees want and what employers are planning to do regarding some key benefits (Figure 6). This highlights opportunities for employers to rethink their focus and better align benefits to the wants and needs of employees.

Employees (globally) prioritize flexible work arrangements, health and finances (retirement saving and assistance with short-term financial issues). Employers, in contrast, report financial wellbeing and retirement as low priorities and flexible working as a medium priority.

Although meeting employees' preferences is not the only factor employers must consider when designing benefits — other considerations include the competitive landscape, costs, reputation and stakeholder management — a stronger alignment with employee preferences can help employers attract and retain key talent.



Financial concerns loom large for workers

For many countries, the past two years have been a period of high inflation not seen in decades. On top of that, interest rates remain high across the globe as an era of low rates has come to an end. And this is hitting at a time when many employees are already struggling financially with high housing costs, student debt, childcare costs and other necessary expenses.

Around one in three employees report they are worse off than they were a year ago, and a similar number of employees report that money concerns are having a negative impact on their wellbeing (Figure 7). In the U.S. and the U.K., country specific data show nearly nine in 10 employees are concerned about covering their basic living expenses (such as rent/mortgage, food and bills, transportation and childcare), with over two in five employees very or extremely worried.

Employees’ financial concerns can impact other areas of their wellbeing and affect their effectiveness at work. We find that employees with worse financial wellbeing show higher levels of mental distress, poor lifestyle choices and worse health outcomes. At work, they are also less engaged and more likely to leave their job.

Figure 7:

Employees’ financial concerns

	Asia Pacific	EMEA	Latin America	North America
Employees financially worse off than a year ago	28%	32%	26%	33%
Employees reporting money concerns have a negative impact on their wellbeing	31%	27%	33%	37%
Employees not saving enough for retirement	75%	71%	82%	78%
Employees on track for retirement	54%	36%	38%	36%

Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey.

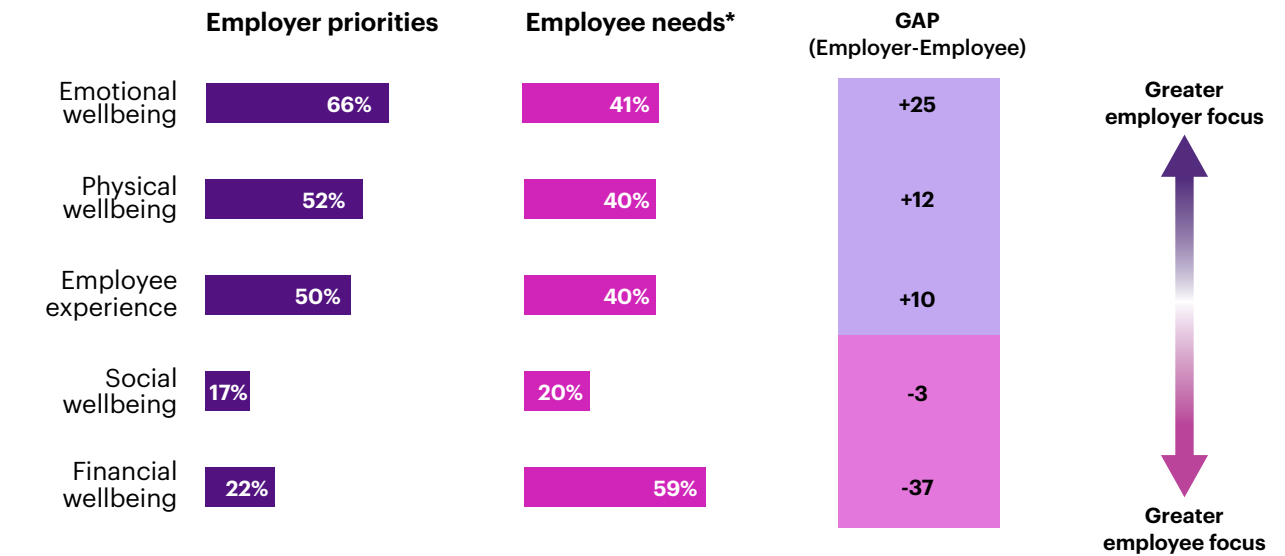
Along with short-term financial pressure, employees feel unprepared for retirement. Since 2022, retirement confidence has fallen, with most employees reporting they are not saving enough for retirement and are not on track for their retirement. This is reflected in the number of employees looking to stay longer in work. Across many developed economies, the number of employees aged 50 or older who expect to work to age 70 or later has grown substantially from 2019 to 2024:

- Denmark: 16% to 31%
- Ireland: 11% to 33%
- Japan: 20% to 37%
- Singapore: 21% to 36%
- U.K.: 16% to 31%
- U.S.: 30% to 46%

Despite the significant financial concerns of employees, financial wellbeing doesn't seem to be high up on the radar for employers. Financial wellbeing (covering both short-term finances and retirement planning) is the top priority area for employees. Yet only one in five employers are looking to make financial wellbeing a priority in the coming years (Figure 8). Is it time for employers to think again?

Figure 8:

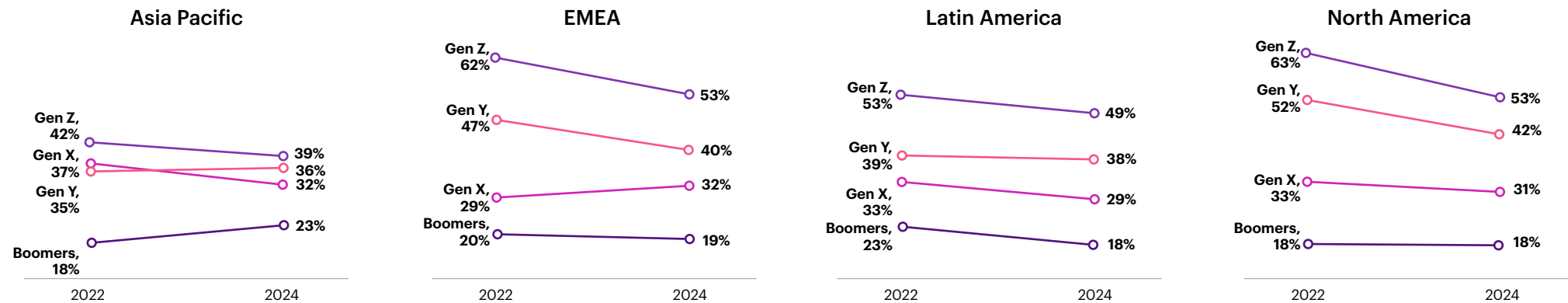
Alignment between employer and employee priorities



Question: Which area would you like your employer to help you with most over the next three year? Please rank the top areas in order of importance, where 1 is most important, 2 is second most important, etc.
Note: Percentages indicate item selected in the top 2.
Sample: *All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Wellbeing Diagnostic Survey, Global; 2024 Global Benefits Attitudes Survey, Global.

Emotional health has improved, but the mental health crisis continues

Figure 9:
Employees with anxiety and depression



Note: Percentages indicate employees with anxiety and depression.
Sample: All employees except for those in Canada and U.S which are full-time employees only.
Source: 2022 and 2024 Global Benefits Attitudes Survey.

Over the past 20 years, rates of anxiety and depression have increased sharply around the world, particularly among young adults. The detrimental impact of poor mental health on worker productivity, absence rates and benefit costs are a particular concern for employers. According to the 2023 WTW Benefits Trends Survey, mental health support is the second highest priority for employers when designing benefits to support their workforce, while the growing mental health crisis is the third most important factor influencing businesses wellbeing strategy (2024 WTW Wellbeing Diagnostic Survey).

The good news from our latest results is that the mental health of younger workers shows signs of improvement globally over the past two years (Figure 9). For older generations, patterns are more mixed, with little change overall globally. Alongside improvements in mental health, we also see lower rates of burnout across the vast majority of countries in the study. In 2022, 36% of employees globally reported feeling burned out from their work. By 2024 this figure had fallen to 28%, showing that work pressures have receded as a cause of emotional health issues.

While reported emotional wellbeing has improved, one in three employees globally report suffering from anxiety or depression, and many are not getting help. Only about a third (35%) of employees who report symptoms of anxiety or depression report that they sought treatment to address their mental health problems (medication or consultation with a mental health specialist). Employers can spend more time and effort to raise awareness and

reduce stigma related to seeking help for mental health problems. Employees also report that lifestyle behaviors like social interactions and physical and outdoor activities improve their emotional wellbeing. Clearly, tackling mental health is not easy, but a focus on ensuring employees get appropriate care and helping them better manage their lifestyles are areas where employers could target efforts.

Access to healthcare is a significant concern

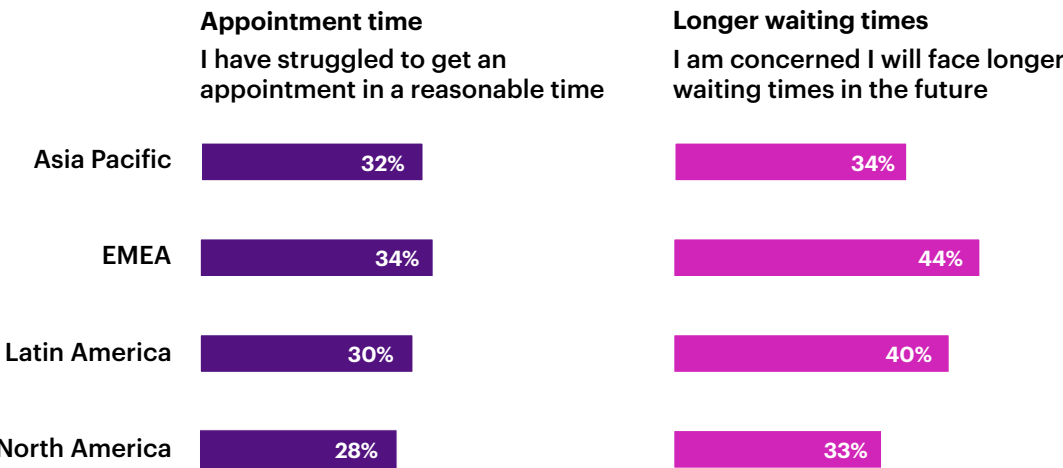
Ensuring employees have access to the care they need is crucial. For employers, offering good health benefits can drive engagement and productivity and improve attraction and retention. For employees, access to care can determine their ability to seek timely medical treatment, manage chronic conditions, and maintain their overall health and wellbeing. Our latest research shows, however, that a significant number of employees report concerns in their ability to access care in a timely manner (Figure 10).

Concerns about waiting times are strongest in Western Europe, where national health systems have been more stretched coming out of the pandemic. By contrast, employees in North America (the U.S. particularly) and Asia Pacific show fewer concerns on waiting times (potentially explained by the higher share of virtual care users in each of these markets).

In the U.S. particularly, concerns about access to care are less about waiting times (though that is still a moderate concern) and more about affordability. Nearly three in 10 employees (28%) have delayed or skipped care, mostly due to money concerns, and a third find it difficult to afford the healthcare their families need; this rises to nearly half (48%) among high users of healthcare.

The implications of this lack of access to care include health deterioration, emergence of more acute illnesses that are harder and more costly to treat and manage, lower work performance and health disparities among employees. Employers have a clear opportunity to reassess the health benefits they provide employees through the lens of access, ensuring they effectively address issues of accessibility and affordability, especially for employees who need it most. The challenge revolves around how to tackle this while also managing associated costs.

Figure 10:
Concerns about waiting times for access to healthcare



Note: Percentanges indicate "agree" or "strongly agree."
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey.

3. Maximizing the value of benefits

Offer benefits that employees value

With mounting cost pressures and a growing realization that benefits are core to employers’ ability to compete for talent, it has become more crucial than ever for employers to understand their employees’ wants and needs.

In the Global Benefits Attitudes Survey, we asked employees to select the most important factors they would consider before changing employer (Figure 11). Pay was the number one factor for employees globally, as we have seen in past iterations of our survey. Job security was the next most important factor that employees looked for when considering switching jobs, especially for workers in their 40s and 50s with greater family commitments. This desire for security has been amplified recently, with cost-of-living pressures and economic uncertainty making financial stability increasingly important for employees. Career prospects (e.g., promotion prospects, career development opportunities) are a greater priority for younger employees.

Core benefits (i.e., health, retirement and leave) are also a significant attraction driver for employees, particularly when taken together; this reaffirms employees’ desire for security that we see elsewhere in the survey. Benefits to address issues around financial and emotional wellbeing are also increasingly important, especially for younger workers.

An employee’s work situation is also a key driver of job choice. Flexible work arrangements (i.e., working remotely, flexible working hours) and the working environment (i.e., location, facilities) for onsite workers, have both become much more important in the past five years.

Figure 11:

Top priorities for employees looking to move to a new job with a different employer

Global	Asia Pacific	EMEA	Latin America	North America
Pay and bonus	Pay and bonus	Pay and bonus	Pay and bonus	Pay and bonus
Job security	Job security	Job security	Career opportunities	Health benefits
Flexible working	Working environment	Flexible working	Flexible working	Job security
Working environment	Flexible working	Working environment	Job security	Flexible working
Health benefits	Career opportunities	Career opportunities	Health benefits	Retirement benefits
Career opportunities	Workplace culture	Sense of purpose	Help financial situation	Leave policies
Retirement benefits	Leave policies	Relationships in work	Working environment	Working environment

Question: If you were looking to move to a new job at a different employer, which of the following would be most important to you?

Sample: All employees except for those in Canada and U.S. which are full-time employees only.

Source: 2024 Global Benefits Attitudes Survey.

Provide appropriate choice

Employees' appreciation of their benefits has improved in the past five years. Partially, this reflects employers' efforts to increase benefit choice and flexibility. This allows employees to select benefits that are more tailored to their own personal circumstances, fostering greater engagement in benefit programs and thus boosting appreciation of the benefit package.

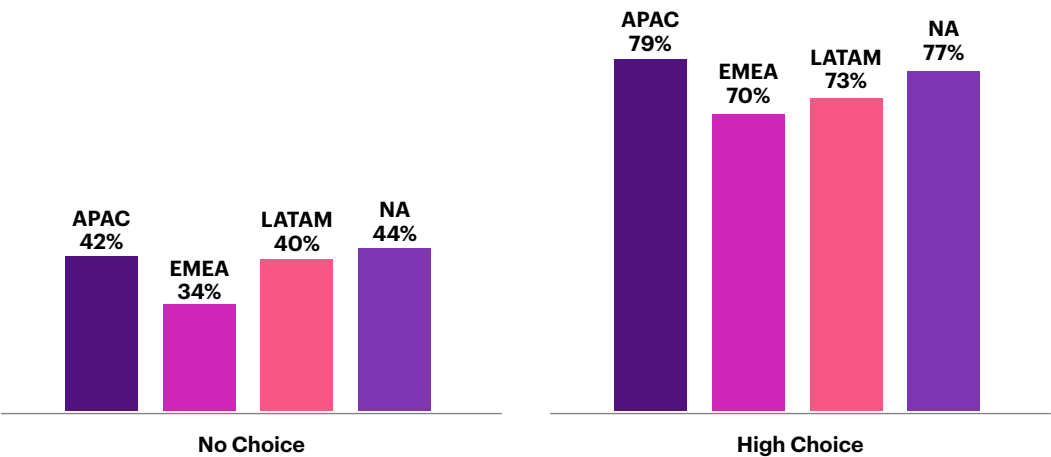
Our results show that employees who are offered high levels of benefit choice (defined as the ability to customize core benefits combined with voluntary benefits or a fully flexible benefit fund) are nearly twice as likely to say that their benefit package meets their needs, relative to those with no choice in benefits (Figure 12).

Greater choice builds employee trust in the employer and enables employers to take a wider role in adjacent areas, such as wellbeing. When high choice is available, 60% of employees agree with the statement "I would trust services and tools (to support my wellbeing) provided by my employer more than ones I can find on my own" compared with only 27% of employees with no choice.

But adding choice is not without challenges. Companies seeking to offer more choice must address complexities of management and administration, regulatory compliance and communication issues to capitalize effectively on the benefits of providing choice and advance their role in employee wellbeing.

Figure 12

Benefit package meets employee needs



Note: Percentages indicate "agree" or "strongly agree."
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey.

Respond to employees’ desire for greater work flexibility

There is a strong and growing desire among employees for work flexibility, and when employers are not able to meet workers’ preferences, workers are more likely to look for a new job. So, employers will need to balance carefully those business imperatives leading them to try to get workers back onsite with employee desires for greater flexibility to manage their work/life balance.

This may mean employers need to review their current remote work strategy and policies; however, flexibility extends beyond remote work alone. Employers can explore alternative means of meeting worker needs via more flexible work schedules (start and end times, time out during day) or leave policies.

A second source of flexibility workers are looking for is in how they work in the run-up to retirement. As older workers approach retirement, they are increasingly looking to phase in their retirement (reduce their work hours or responsibilities as they approach full retirement). Looking at all workers age 50 or over in the U.S. and U.K., around one in six are already phasing in their retirement, and about one in three in the U.K. and one in five in the U.S. would like to phase in their retirement in the future (Figure 13). Given that formal phased retirement programs are currently rare, many of these individuals are phasing in their retirement informally.

With an aging workforce, these figures are hard to ignore and will likely continue to grow in the future. Facilitating phased retirement has clear potential benefits:

Figure 13

Preferences for phased retirement

	Already phasing	Want to phase	Want to work fully until retirement
	Already started transitioning into retirement	Reduce my work hours or responsibilities as I approach retirement	Continue working as I always have, right up until I retire
U.K.	17%	32%	51%
U.S.	15%	19%	66%

Note: Percentages may not add up to 100% due to rounding.
Sample: All employees aged 50 years old or more.
Source: 2024 Global Benefits Attitudes Survey.

- For employers, phased retirement can aid with workforce planning issues, helping to retain key skilled talent and reduce the risk of the sudden loss of knowledge or expertise with cliff-edge retirements. But, conversely, transitioning employees to part-time employment can be a difficult task and potentially impact both the workers’ and teams’ productivity (when workload is not adjusted appropriately).
- For workers, phasing in retirement is likely to make the transition to retirement smoother and less stressful (both emotionally and financially). It may particularly help those employees who are beginning to feel burned out or less engaged or who have health issues to reduce their work commitment gradually. This may help with burnout and increase engagement, though the need for effective HR management will remain.

Enhance approaches to address employees' financial needs

The key area of help that workers are looking to their employers for support with is financial wellbeing. But what form of help are employees looking for?

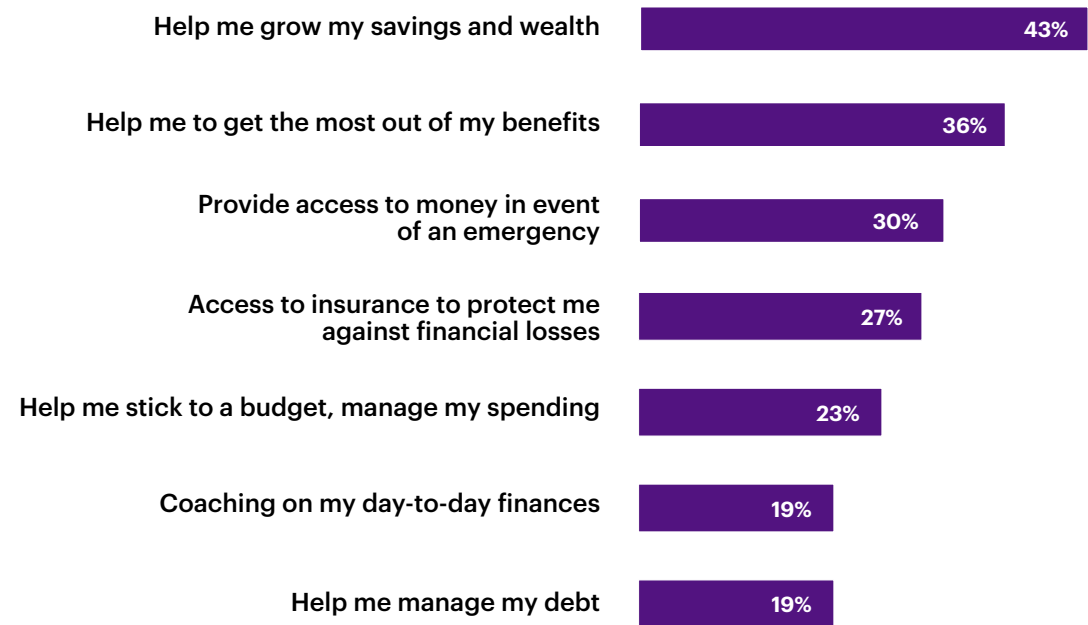
In terms of addressing their short-term financial situation, most workers want their employer to help them grow their savings or help them get the most from their benefits (Figure 14). After that, lower- and average-paid workers are looking for their employer to help them with emergency savings, while higher-paid workers look for access to insurance and protection against financial losses.

When workers instead think about their long-term financial planning, they are chiefly looking for help with how to make decisions throughout their retirement years. These decisions are often the most complex and where plan defaults and automatic rules are typically not present. The top three areas of help desired are: 1) the timing of retirement, 2) how much employees can spend in retirement, and 3) how much employees can safely withdraw from their accounts during retirement.

Employees are still looking for help to accumulate greater assets for retirement. They want to know how much to save, where to invest it and the different ways to save. In many countries, the employer retirement plan is an employee's primary way of saving for retirement. While alternative savings strategies are viable in some countries, many employees have limited savings to participate in such options.

Figure 14:

Help employees want from their employers to address their financial needs



Question: Thinking about your financial situation, which of the following would you most want your employer to help you with? Please select up to 3.
Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey, Global.

Engaging employees to take actions to support their wellbeing

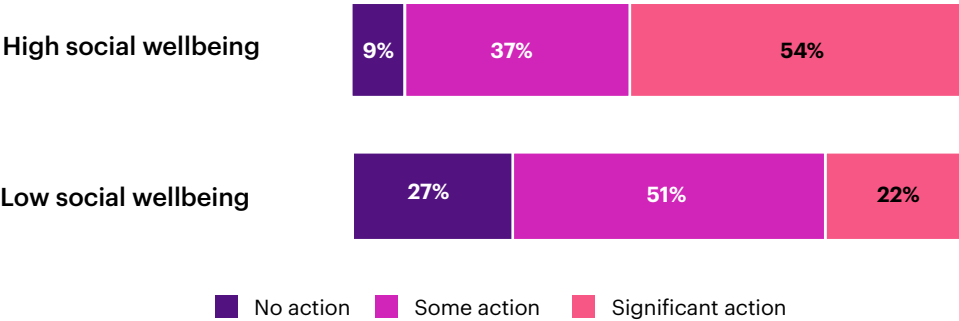
In terms of both their physical and emotional health, most employees look toward their employers to facilitate improving their lifestyles. Employees report social interaction, being physically active and getting outside are most effective in helping them manage their emotional health, while being more active and eating better are their top priorities for managing their physical health.

Employers can take relatively simple steps to help employees achieve in these areas. Flexible and voluntary benefits and onsite facilities are areas that employers can explore to encourage physical activity, while healthy nutrition programs are also potential areas of support.

Nevertheless, just providing these options is not enough; encouraging employees to take action is crucial to supporting wellbeing. One important lever that is often overlooked by employers is social wellbeing. We find that social connections at work are a key enabler of change; employees with high social wellbeing are more than twice as likely to take significant actions to address their wellbeing in the past year (Figure 15).

Employers can enhance employee social wellbeing by building participation and engagement in company programs via support groups and the broader workplace culture. Managers and policies can also look to give employees the flexibility to enable change and support more social connections in the workplace and enhance the working environment.

Figure 15:
Action taken to improve wellbeing in the past year



Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey, Global.

Address barriers to accessing healthcare

Over the past decade, we have seen dramatic growth in the use of virtual care. Around one in five employees globally used virtual care in 2023 to 2024, with North America leading the way (Figure 16).

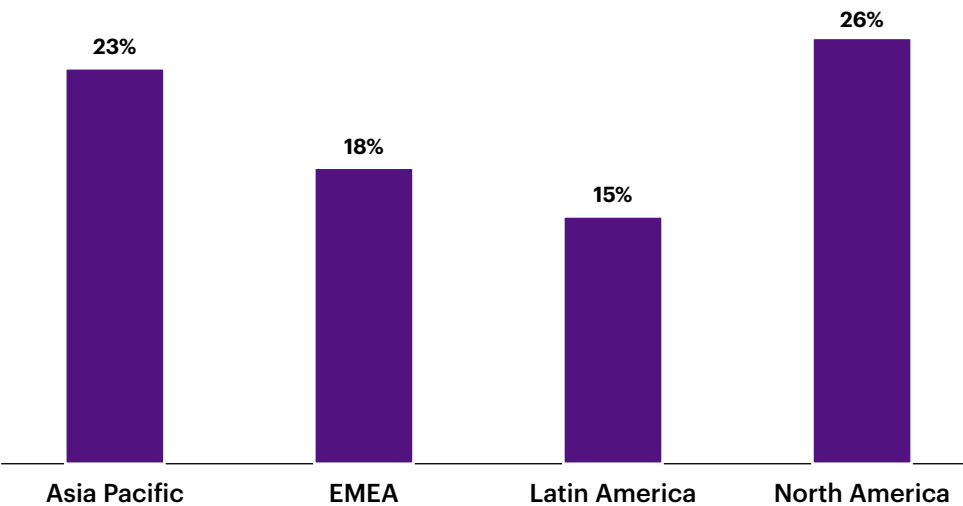
While most employees prefer face-to-face consultations (51%), virtual care has notable advantages. It is in general less costly and more convenient, allowing for quicker consultations that may result in faster diagnostics and treatments. Virtual care can also mean less time away from work. In fact, almost two in five employees (39%) state they would prefer a virtual consultation over a face-to-face one if it implies a shorter wait.

On top of this, our research finds that virtual care is more useful to employees who need care more. High users of healthcare and those who struggle to get doctors' appointments are the largest users of virtual care. Moreover, they are most likely to say that virtual care is a helpful solution to the barriers to care that they face. We also find that virtual care is particularly powerful for employees with mental health problems who are more likely to get the help they need when they use virtual care.

There is also an opportunity to better link virtual and navigation services. These services are focused on providing personalized assistance to find appropriate healthcare providers, schedule appointments, explain insurance benefits, manage costs, and resolve issues related to healthcare access and utilization. Global Benefits Attitudes Survey respondents emphasize the need for support in efficiently accessing, understanding and managing the healthcare services provided by their employer to be able to find the appropriate care at the lowest cost. Desire for help navigating the options offered is a general concern for employees globally but particularly for employees in the U.S.. Those in the U.S. facing access and affordability issues show the greatest benefit from navigation services, which increase employee understanding of the healthcare costs they face and lead to better plan appreciation.

Figure 16:

Use of virtual care in the past year



Sample: All employees except for those in Canada and U.S. which are full-time employees only.
Source: 2024 Global Benefits Attitudes Survey.

For more information about this research, or to learn about how WTW can help elevate your benefits, contact us:



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