



2019/2020 Global Benefits Attitudes Survey

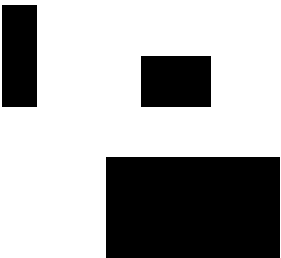
More security, greater flexibility
and a stronger focus on wellbeing

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Contents

1. Introduction.....	2
2. About the Global Benefits Attitudes Survey.....	4
3. Promote financial security.....	5
4. Meet the needs of a changing workforce.....	9
5. Enable choice and help employees make smart decisions.....	13
6. Flexible work arrangements.....	18
7. Leverage social connections to drive employee wellbeing.....	20





1. Introduction

Today's employees are struggling with financial and health-related issues that impact their wellbeing, and employers are taking note. Designing benefits plans to help workers manage and maintain their health and finances — and thus remain engaged and productive at work — is a top priority for companies around the globe.

But how can employers meet the diverse needs of today's multigenerational workforce? Younger workers are facing job insecurity, student debt and high housing costs, while baby boomers are approaching retirement, working longer in greater numbers and are concerned about their health and retirement savings.

In addition, the shift from defined benefit (DB) to defined contribution (DC) plans is leaving many workers feeling vulnerable, as it places more responsibility on workers to manage both the costs and risks associated with their financial futures. At the same time, much of the world has seen relatively slow economic growth over the past decade, making it harder for employers to pay for the rising costs in benefits or to significantly increase worker pay to meet increasing demands.

The challenge of providing benefits that satisfy everyone is leading employers to reassess their benefits packages in two main ways:

Provide greater benefits choice to meet a growing and broader range of needs

Employers are looking to maximize the value of their benefits spend by providing programs that better meet their employees' needs. The idea of increasing choice and flexibility in benefits programs is not new, however, technological advances are removing some of the roadblocks associated with providing greater choice; reducing the administrative burden and tackling engagement challenges. The emergence of flexible and streamlined administration platforms is enabling a more efficient and customized benefits delivery approach.

This suggests a new benefits deal for employees, with more flexibility and choice and a broader focus. But for this new deal to be effective, employers must understand their workforces' wants and needs, and actively engage employees in their benefits decisions. The traditional methods to encourage engagement —

communication, education and incentives — have had limited success. Employers are increasingly looking toward using nudges and social connections to motivate sustainable behavior change.

Focus on integrated wellbeing

Traditionally, employers have offered stand-alone benefits to address specific issues. But such a narrow view can only go so far to address the broader challenges employees face today. As such, employers are embracing the challenge to address employees' total wellbeing. This is not as simple as offering a few targeted programs; these are complex issues that need to be tackled as a whole and with the support of the people closest to us. Employers recognize the need to take an integrated approach to helping employees thrive physically, achieve financial security, attain emotional balance and build strong personal connections.

Key findings

These two forces are leading employers to seek to create a new benefits deal. Willis Towers Watson's 2019/2020 Global Benefits Attitudes Survey reveals five key findings for employers in doing so:

1. Promote financial security

Many employees are living paycheck to paycheck, and most workers fear they are falling behind on their retirement savings. These financial worries are having a wider impact: Financial issues are strongly linked to stress and anxiety, poor health, unhealthy lifestyles and reduced job effectiveness. Responding to these stresses, workers are seeking more support from their employers via enhanced benefits deals, with many willing to sacrifice pay in exchange.

2. Meet the needs of a changing workforce

While employees are looking for greater security in their benefits packages, what security means can vary widely by age, gender, salary, life circumstance and individual outlook. One size does not fit all.

If benefits packages are to meet individual needs, employers need to protect core benefits while offering flexibility and choice. Today's employment deal will need to evolve to encompass a broader range of employee benefits, including voluntary as well as workplace perks.

3. Enable choice and help employees make smart decisions

How can it make sense for employers to think about expanding choices and broadening the benefits deal, when employees often struggle with the complexity of choices they already face?

One option is to narrow and make more manageable the range of choices offered to employees; however, our research suggests employees typically prefer a wider, not narrower, array of options. The question then becomes, how can employers effectively support this? Traditionally, employers have focused on education and communication to help employees make more informed decisions. While this works for some employees it clearly does not work for all, technology and decision-support tools to guide smarter choices are increasingly the favored options for employees.

4. Flexible work arrangements

The world of work is evolving, and organizations are adapting to new workforce demands. Alongside a greater focus on choice and flexibility across benefits, employers are looking to modernize policies on flexible work and leave arrangements that allow employees to better manage their work/life balance. Our research highlights the value of such policies: Workplace flexibility is closely linked with how much employees appreciate their benefits and the desire to remain with their employer.

5. Leverage social connections to drive employee wellbeing

To promote sustainable behavior change, employers are moving away from a focus on incentives and penalties and moving toward using nudges and social connections (via the wider workplace culture and employee community groups). Our research reveals a strong correlation between a socially connected workforce and many behaviors that promote wellbeing, such as participating in healthy activities, lowering levels of stress and anxiety, and taking positive steps to improve financial situations. For employers, enhancing social connections is potentially a key new lever to improve employee engagement in benefits programs.



2. About the Global Benefits Attitudes Survey

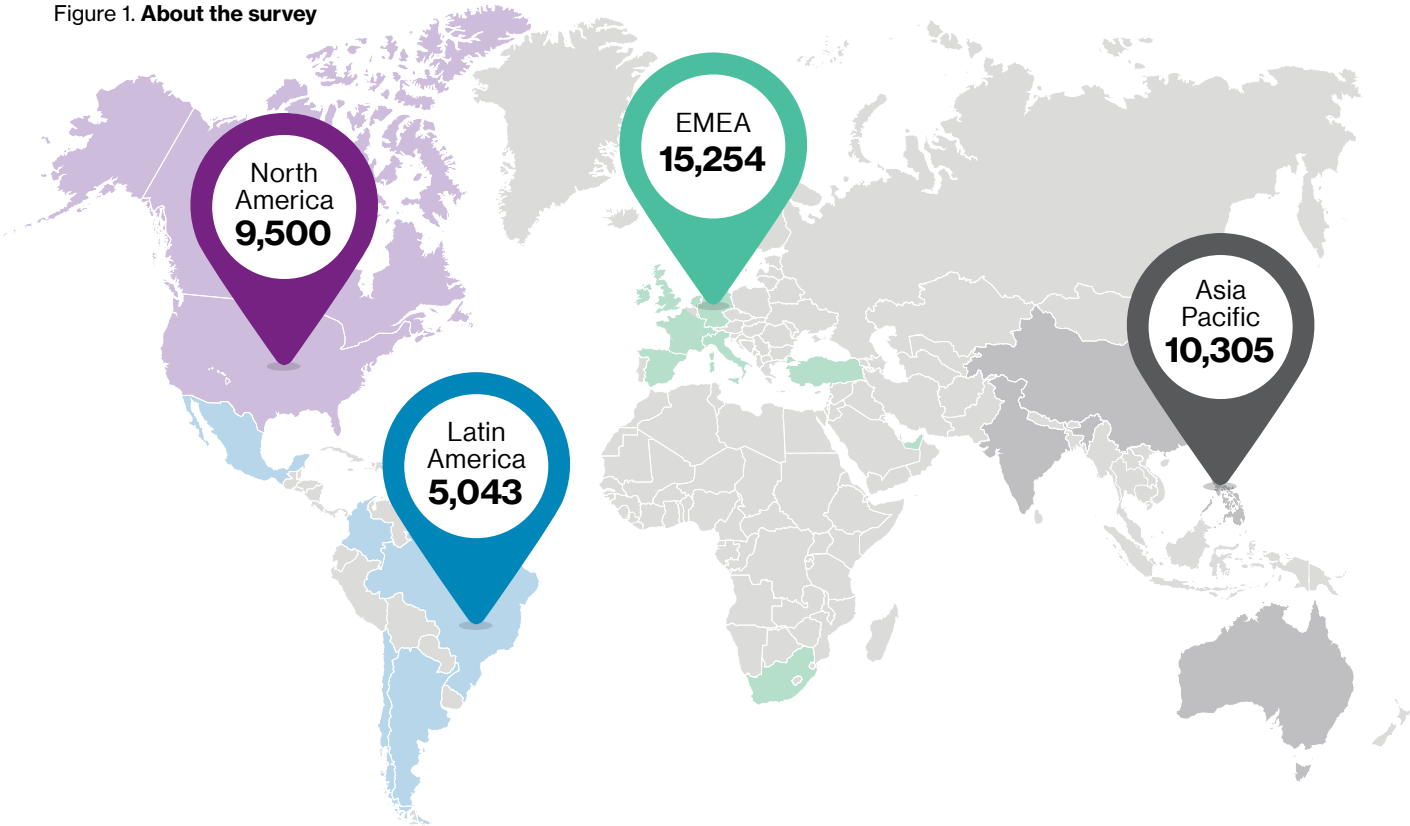
Willis Towers Watson has been examining trends in employees' attitudes toward their benefits for nearly 20 years. Since 2013, these surveys and analyses have been performed on a globally consistent basis, providing detailed insights that help guide employers in developing benefits programs that are attractive to employees and deliver the most value to employers.

This latest biennial edition of the Global Benefits Attitudes Survey gathers responses from more than 40,000 employees working at midsize and large private sector companies in 27 markets (Figure 1). The results reflect the views of all employees, except for those in the U.S. and Canada, where we focus on full-time employees. This report represents a high-level summary of the survey results.

For over a decade Willis Towers Watson has surveyed individuals about their health and retirement benefits.

This survey took place between July and September 2019 and is the fourth globally consistent survey. It includes representative samples of employees at medium and large private sector companies.

Figure 1. About the survey



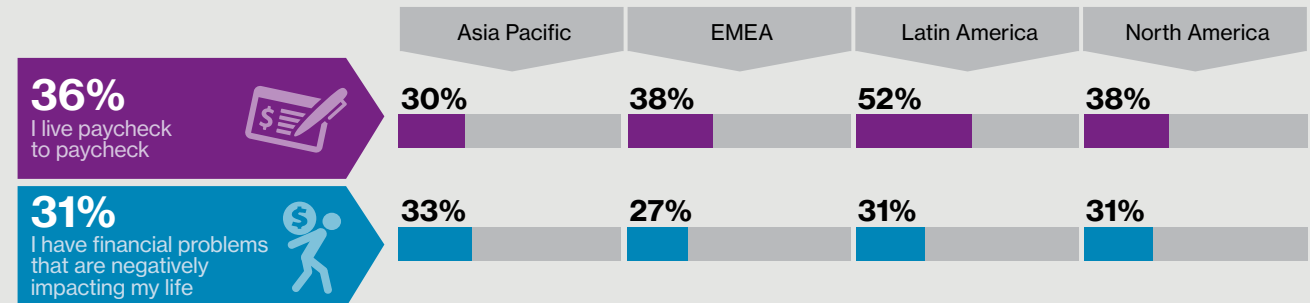
North America	Latin America	EMEA	Asia Pacific
Canada.....1,500	Argentina.....1,011	Denmark.....961	Australia.....1,000
United States.....8,000	Brazil.....1,005	France.....1,004	China.....2,010
	Chile.....1,013	Germany.....2,003	Hong Kong.....750
	Colombia.....1,008	Ireland.....1,011	India.....2,004
	Mexico.....1,006	Italy.....1,011	Japan.....1,527
		Netherlands.....1,003	Philippines.....1,001
		South Africa.....1,004	Singapore.....1,013
		Spain.....1,006	South Korea.....1,000
		Switzerland.....754	
		Turkey.....1,005	
		U.A.E.750	
		U.K.4,001	

3. Promote financial security

In the decade since the global financial crisis, we have seen prolonged periods of weak economic growth, with relatively limited pay increases for most workers. In many countries, this has been accompanied by a combination of low interest rates, steep rises in housing prices and mounting student debts, that are particularly affecting younger workers.

Given this economic backdrop, many households are facing financial pressure. Over a third of employees globally report they are living paycheck to paycheck, using most or all of their monthly income for expenses with nothing left for savings. Such financial insecurity typically has a significant negative impact on other aspects of a person's life: Around three in 10 employees globally report they have money troubles that are negatively impacting their life (Figure 2).

Figure 2. **Financial fragility**



Sample: All employees. Except U.S. and Canada, full-time employees only.

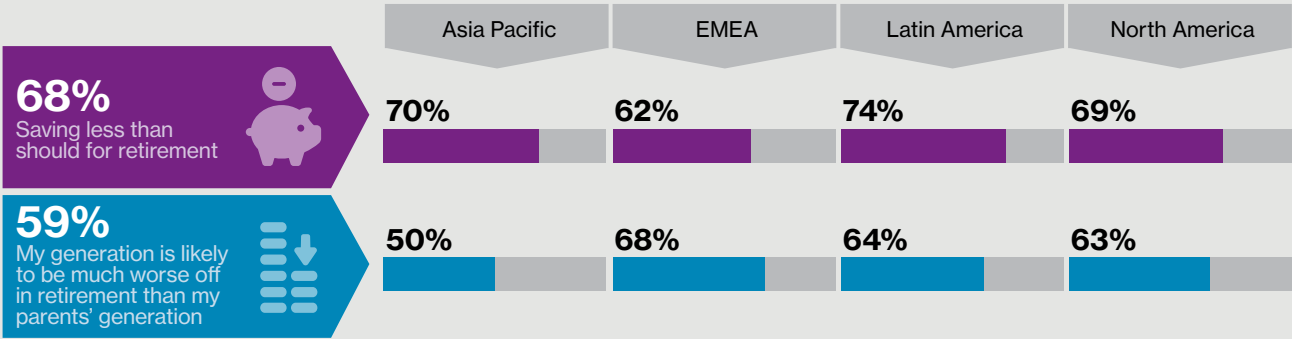
While short-term financial concerns are at the fore of many people’s consciousness, long-term financial concerns also linger.

Many governments are reducing the generosity of social security program benefits, and on the employer side, DC retirement plans have replaced DB programs as the main form of provision. Against this background, we observe widespread employee concerns around the ability to finance retirement, coupled with a recognition that they need to save more (Figure 3).

Hence, among many employees there is a feeling that they aren’t getting ahead financially in the short-term and are also falling behind on their retirement saving. At the same time, employers are becoming more aware of how health and financial issues are interconnected and can impact worker productivity. Workers with financial and health issues have increased absences and instances of presenteeism (i.e., reporting for work but not fully functioning); lower job engagement; and higher levels of stress, anxiety and depression (Figure 4).

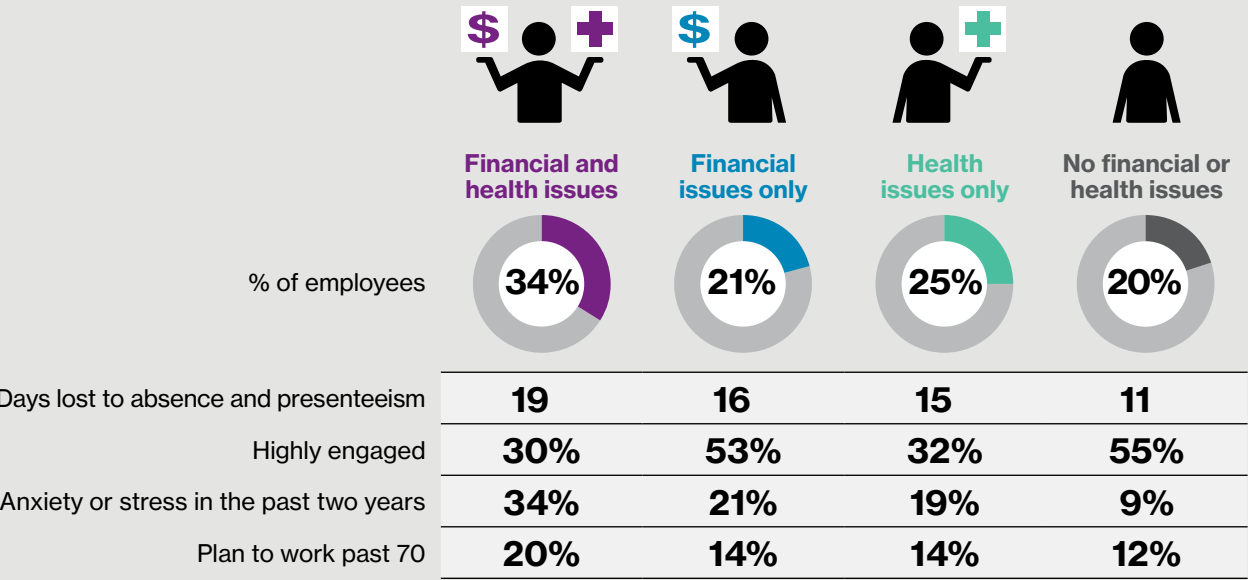


Figure 3. Retirement readiness

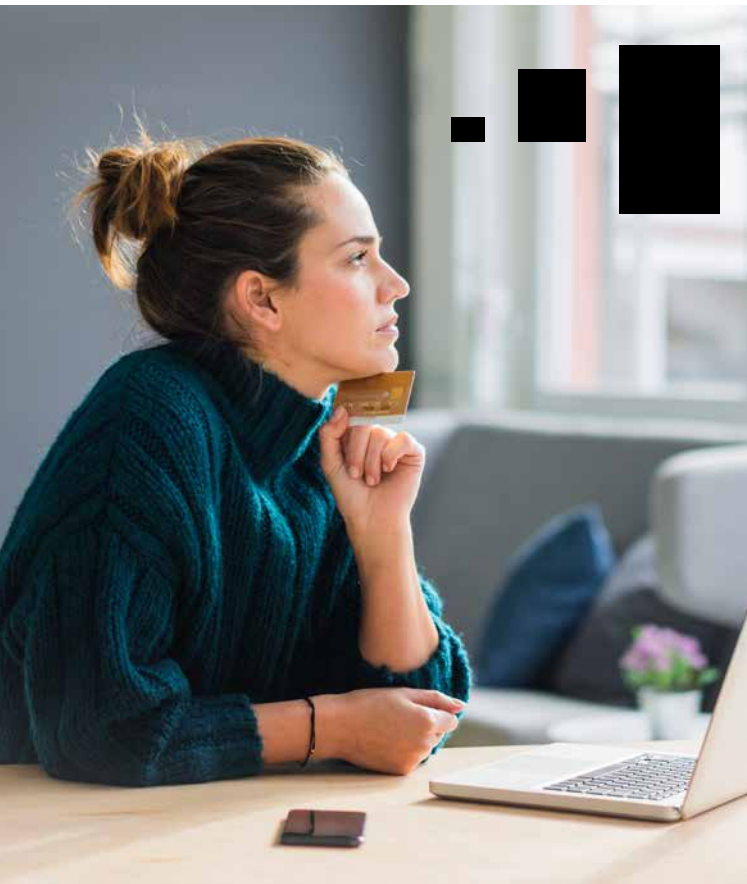


Sample: All employees. Except U.S. and Canada, full-time employees only.

Figure 4. The links between financial wellbeing, health and stress



Sample: All employees. Except U.S. and Canada, full-time employees only.

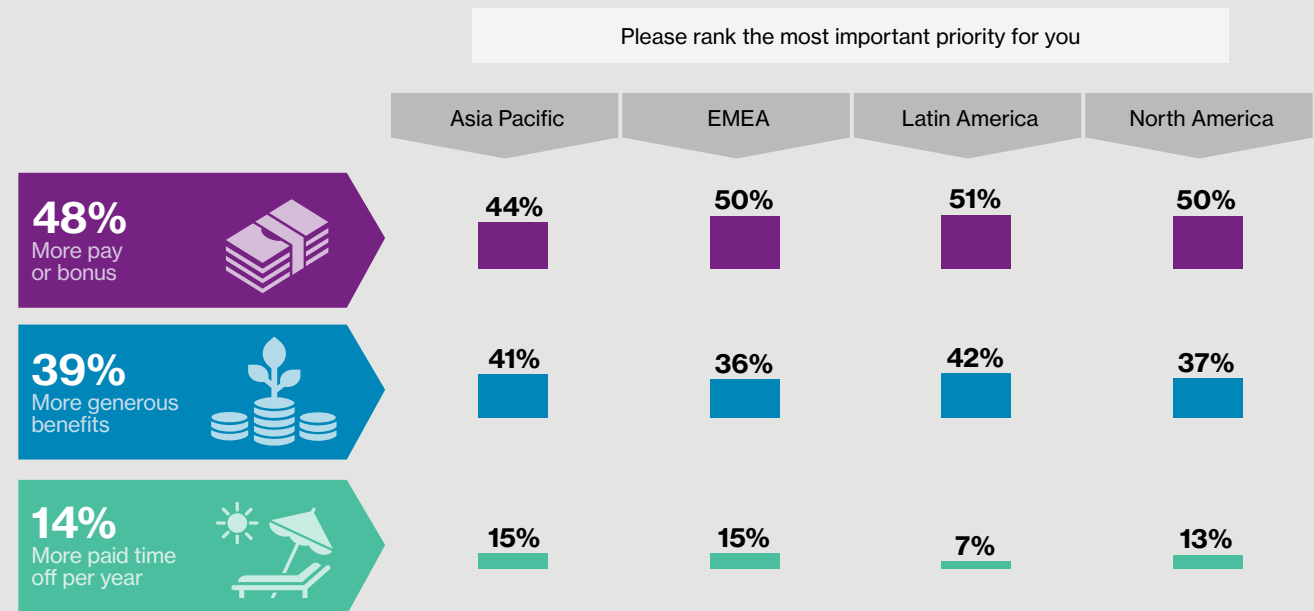


While employers are recognizing these links between financial wellbeing and health more and more, they are uncertain about the solution.

*What do employees want or need?
Is this simply a matter of more pay,
if that is even possible?*

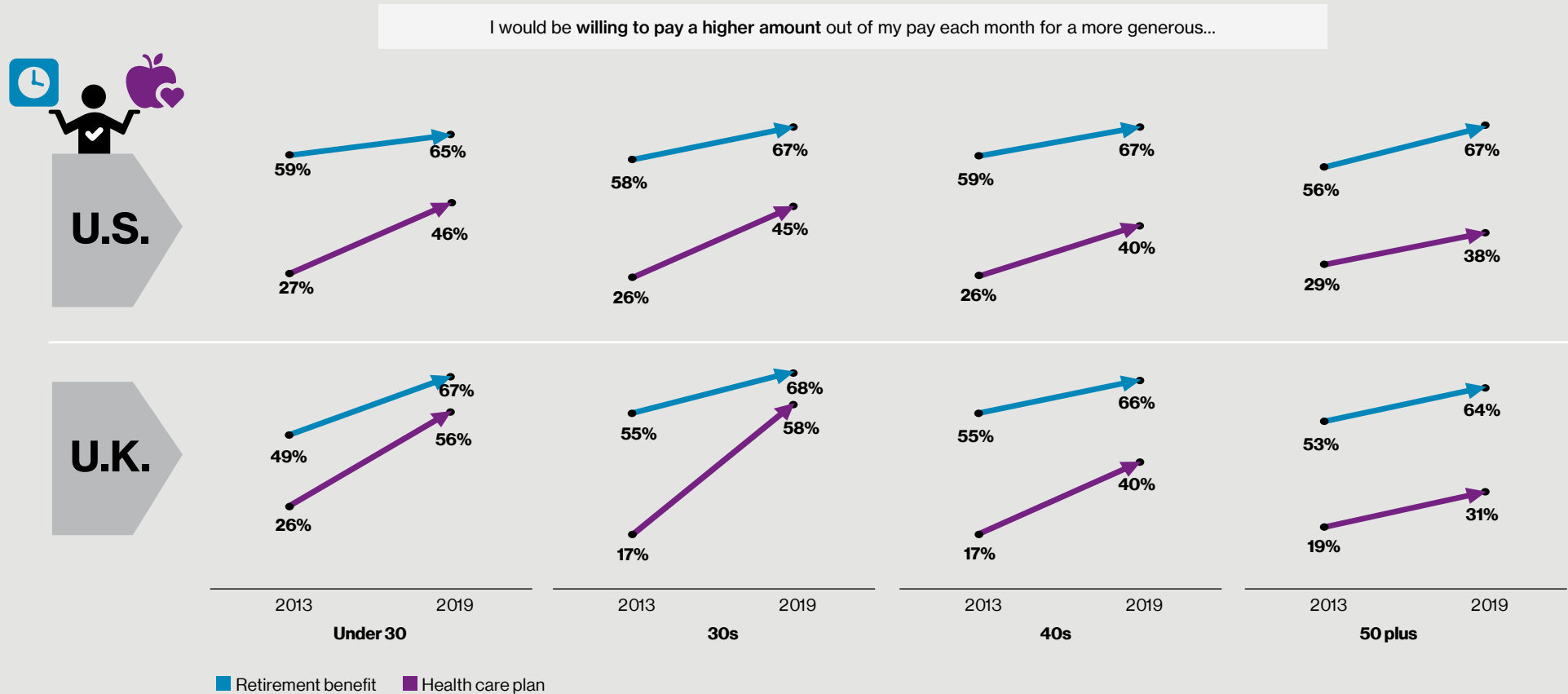
For many employees, the answer is “no”. When given the option, nearly half of workers globally would prefer more pay or bonus but nearly two-fifths would prefer more generous benefits, and around one-fifth would prefer more paid time off per year (Figure 5).

Figure 5. **Most important priority**



Sample: All employees. Except U.S. and Canada, full-time employees only.

Figure 6. The rising desire for security



Sample: All employees in U.K. Full-time employees in U.S.

This is also reflected in a steep increase in the desire for more generous retirement and health care benefits over time in the U.K. and the U.S. (Figure 6). This desire for security is common across all generations.

Despite the perception that benefits are on the decline or that employees do not appreciate them, employees are even more focused on their company benefits. In a more uncertain world, the security provided by benefits plans, particularly core benefits, is even more valued than in the past.



4. Meet the needs of a changing workforce

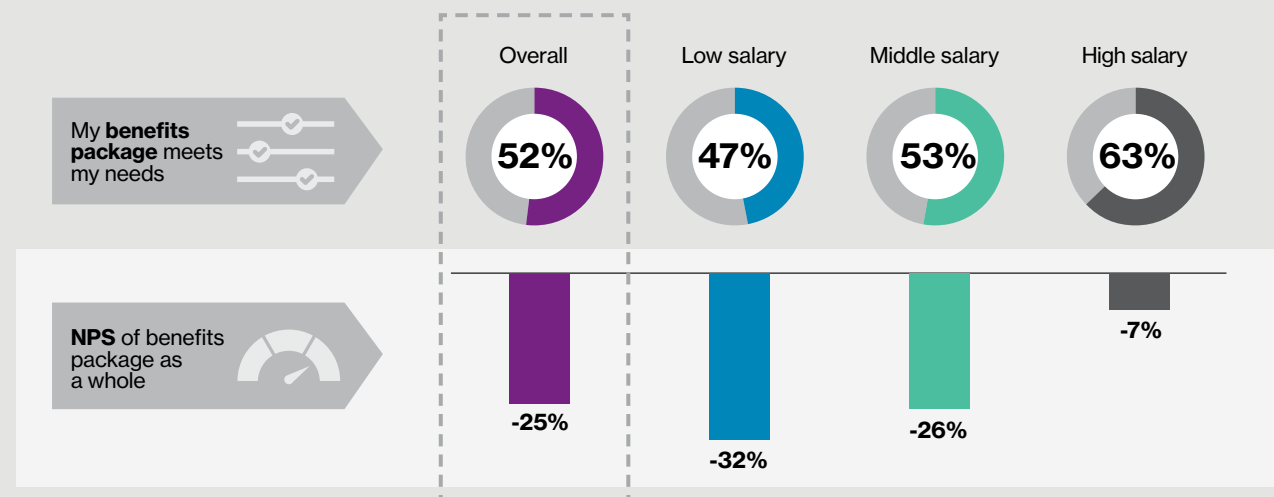
Employees are looking to their employer's benefits plans to provide the greater security they desire. But how does their current benefits package stack up in their minds? When asked to rate their current benefits package, most employees feel it is satisfactory and largely meets their needs (*Figure 7*); however, few are actively engaged with their benefits programs and promote the merits of their benefits package. For most employees, the report card for benefits reads, "OK, but could do better."

This is especially true for lower paid employees, who view their benefits plans more negatively than those earning higher salaries. Today's benefits appeal most to the highly paid, but even among those workers are not found to be truly engaging.

This matters for employers. Promoters (those who are fully engaged with their employer's benefits package) are twice as likely as detractors and approximately 1.5 times as likely as passives to regard their benefits packages as an important reason to stay with their employer.

The net promoter score (NPS) embeds the idea that adequate or passive responses are not enough to build brand or engagement and focuses more on the difference between approval and disapproval. A good NPS is 20 or more, while zero is a "satisfactory" benchmark.

Figure 7. **Employee views on their benefits deal**



Sample: All employees. Except U.S. and Canada, full-time employees only.

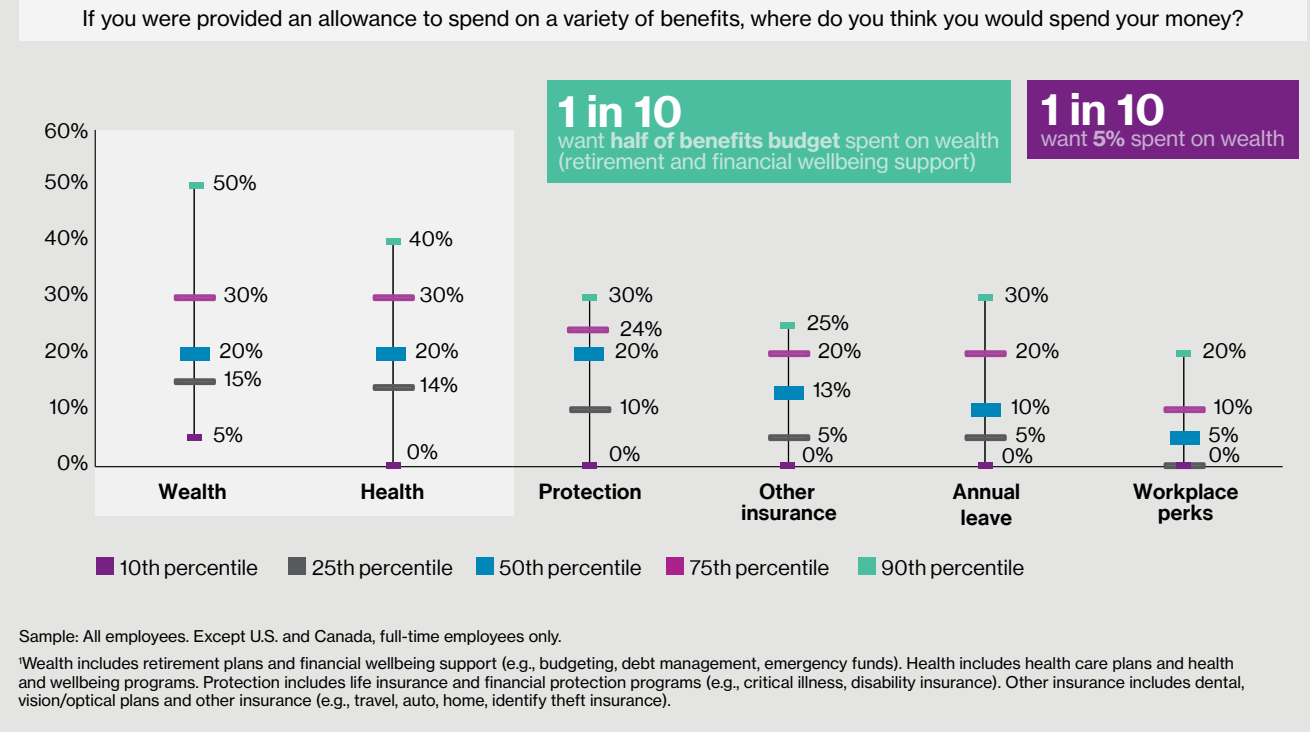


What can employers do to address this gap? To better understand what benefits employees want, we asked them to select their preferred benefits allocation from a budget of 100 units (*Figure 8*). Three key results emerge:

1. Employees want to focus their benefits spend on their core retirement, health and protection benefits.
2. Employees desire a broader benefits deal, with significant portions allocated to nontraditional benefits or to more generous paid time off
3. Employees' wants and needs vary significantly: One in 10 would prefer half their budget spent on wealth (retirement and financial wellbeing), but another one in 10 would prefer 5% or less.

With such a wide dispersion of views across employees on their preferred mix of benefits, one-size benefits plans cannot hope to please all of the people all of the time. Employers looking to gain more value on their benefits spend will need to focus on providing more choice and flexibility, allowing employees to select the options that best meet their needs.

Figure 8. **Benefits preferences vary greatly across employees¹**

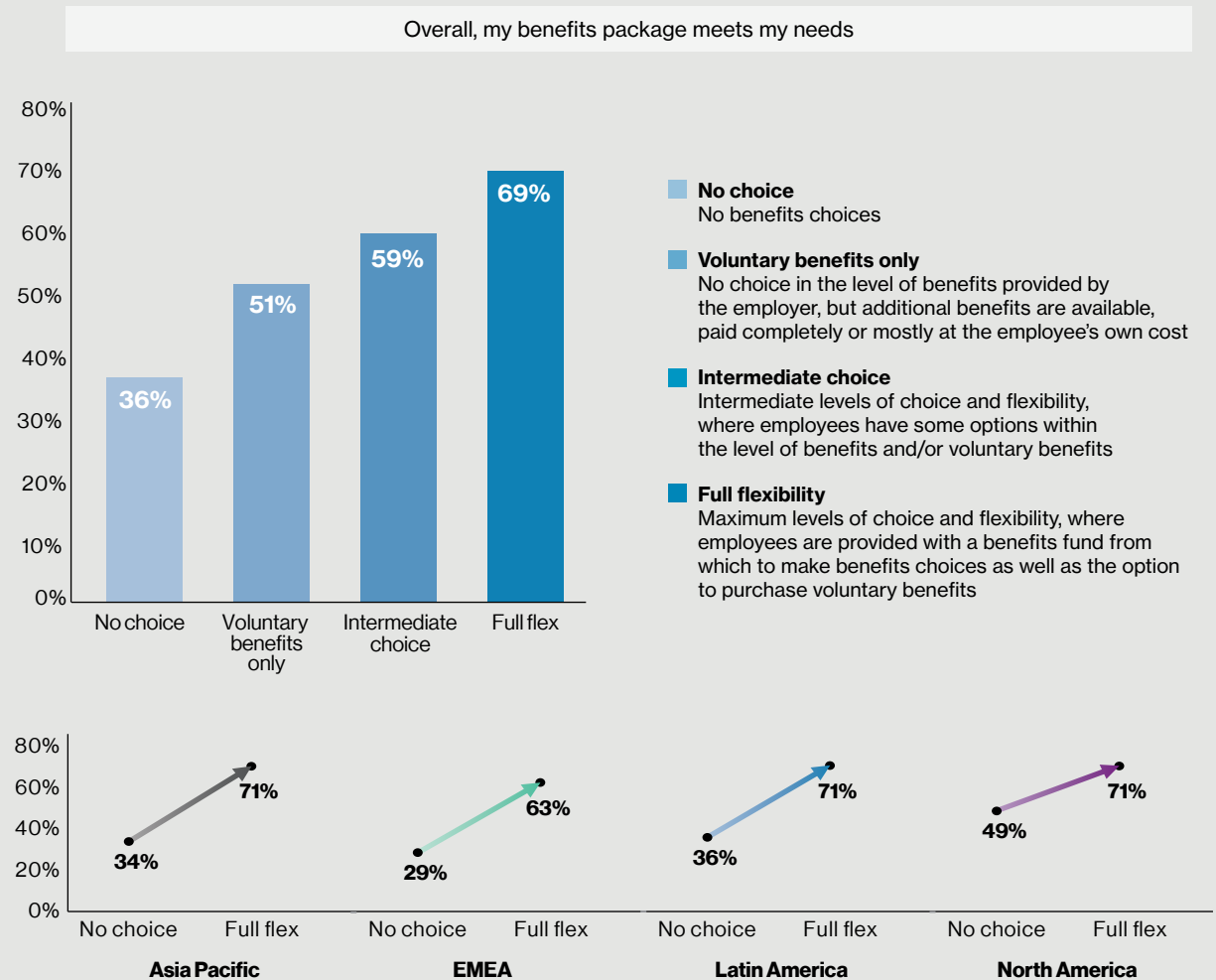


The case for choice and flexibility is also evident when we compare how employees feel about their benefits when different levels of choice and flexibility are offered.

Those with full flexibility (a benefits fund from which to make benefits choices as well as the option to purchase voluntary benefits) are markedly more likely to say that their benefits package meets their needs than those who are offered no choice in benefits. Clearly there is value for employers in offering greater choice (Figure 9).



Figure 9. **The role of benefits choice**



Sample: All employees. Except U.S. and Canada, full-time employees only.

Finally, we asked employees which workplace perks they would most favor, if their employer were to offer them (Figures 10a and 10b). The differences are varied:

- Support around financial wellbeing is the most popular option in all regions (except Latin America) and across all generations.
- Wellness perks are the second most popular option in North America, particularly for baby boomers, but they are less popular in other regions and for other generations.
- Perks supporting education are more popular in Asia and Latin America and with young employees.
- Family benefits are more popular in Asia and in Europe, Middle East and Africa (EMEA), as well as among Gen X and Gen Y.

Taken together, three lessons are key for employers wanting to redesign benefits packages:

1. Protect and enhance core benefits;
2. Provide a wide range of benefits options, including nontraditional benefits;
3. Provide employees the flexibility to meet their own individual needs.

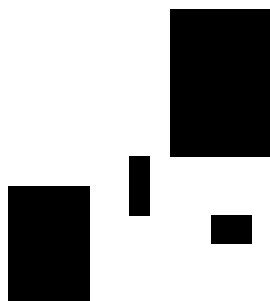
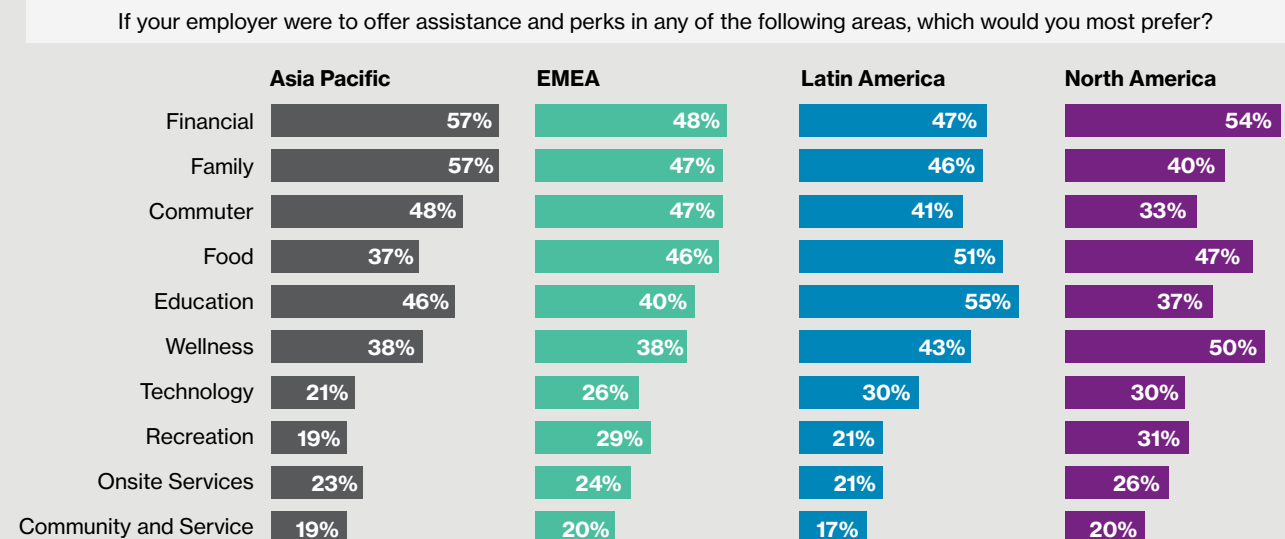
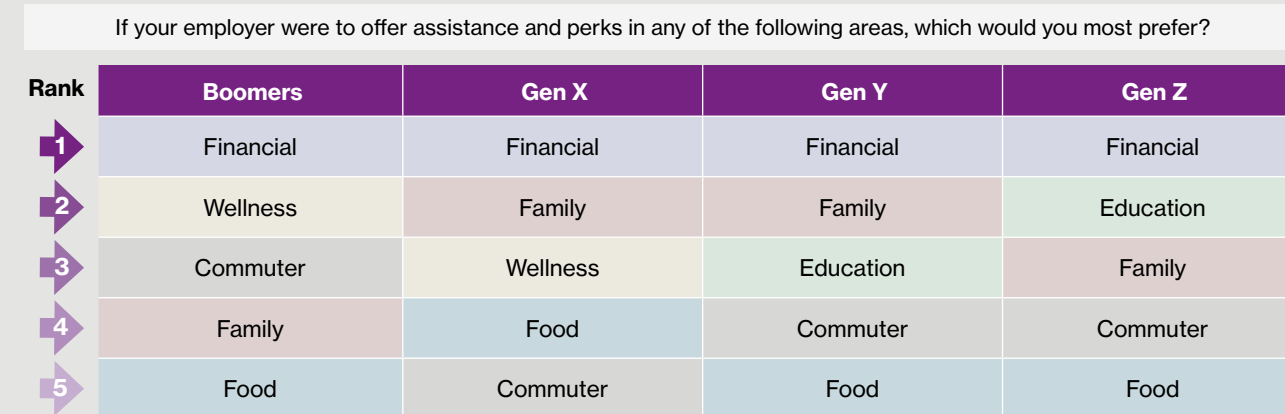


Figure 10a. **Preferences for workplace perks by region**



Sample: All employees. Except U.S. and Canada, full-time employees only.

Figure 10b. **Preferences for workplace perks by generation**



Sample: All employees. Except U.S. and Canada, full-time employees only.

5. Enable choice and help employees make smart decisions

What kind of choice do employees want?

The wide range of employee needs is driving employers to provide more benefits choices. Yet, this places a greater responsibility for benefits decisions on the employee when, for many, benefits are already complex enough.

*How can employers square the circle?
How can they enable more choice, without
it resulting in choice overload, and ensure
employees select appropriate benefits?*

One option employers have is to provide a small set of manageable choices and limit the range of options as much as possible. This could mean a very limited core range of benefits with a small degree of flexibility on the level of provision (that can be adjusted up or down) coupled with defaults for those not willing to make active choices.

This approach recognizes and tries to address the limitations of employee engagement and could be used as a first step toward fuller choice. But employees prefer a different approach, seeking instead a fuller range of choices, with support and guidance from their employer (Figure 11). Moreover, employees are not naïve and

recognize the tension between choice and complexity. They do not desire unfettered choice; rather, they would prefer their employer to put guardrails in place to help manage their choices and limit the room for mistakes.



Figure 11. What role should employers play with respect to benefits choices?



Sample: All employees in U.K. Full-time employees in U.S.

Most employees desire a moderate number of benefits choice options, with neither too much nor too little choice (Figure 12)

The bottom line is, workers by and large want meaningful choice but do not want to be overwhelmed.

They would prefer that their employer actively guide their benefits choices through such avenues as:

- Education and communication (providing information to aid employee understanding and support effective decision making)
- Decision support tools (using technology and tools to guide choices)

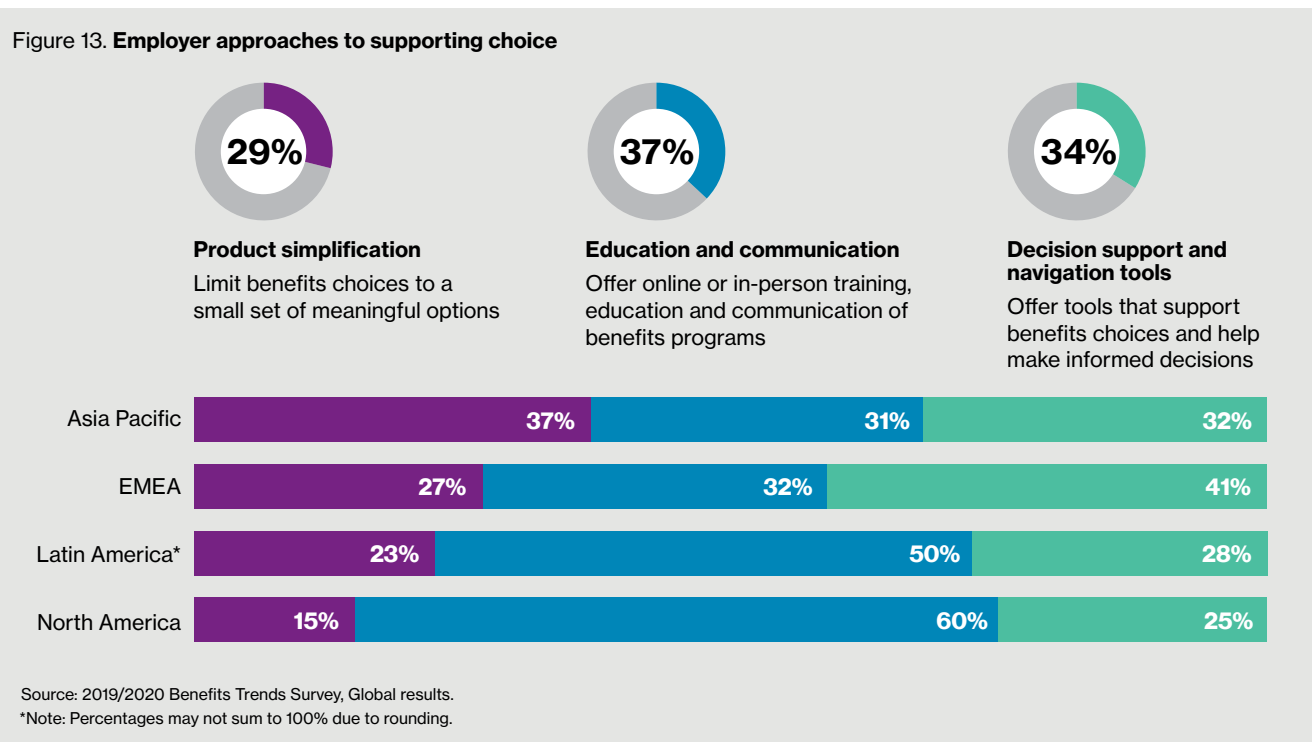
In the past, education and communication have been most popular with employers, but increasingly employers are leaning toward offering decision support tools. Global results from Willis Towers Watson's 2019/2020 Benefits Trends Survey reveal the strategies employers are taking to provide benefits choices to their employees (Figure 13). In general, employers are evenly divided: Just over a third support choice via education and communication, while a similar proportion favor decision support tools. The remaining third provide simplified choices.

Yet this hides significant differences across regions. Employers in North America and Latin America still favor education and communication, while employers in EMEA look more toward decision support tools. Asian employers favor a reduced, simpler set of choices. This likely reflects employer views and experiences in those regions on the effectiveness of engaging and informing consumers via education and communication and the availability of tools in those markets.

Figure 12. **Employee preferences for the amount of benefits options**



Figure 13. **Employer approaches to supporting choice**



Employee views on choice today

The benefits industry focuses a lot on decision support, but what does that mean to employees today? To answer this question, we asked employees how they make benefits choices (Figure 14). For most, employee benefits remain an employer issue, with employer communication being the primary resource employees use to make benefits decisions. Online tools are the next most-used resource, with use widespread and popular across all age groups.

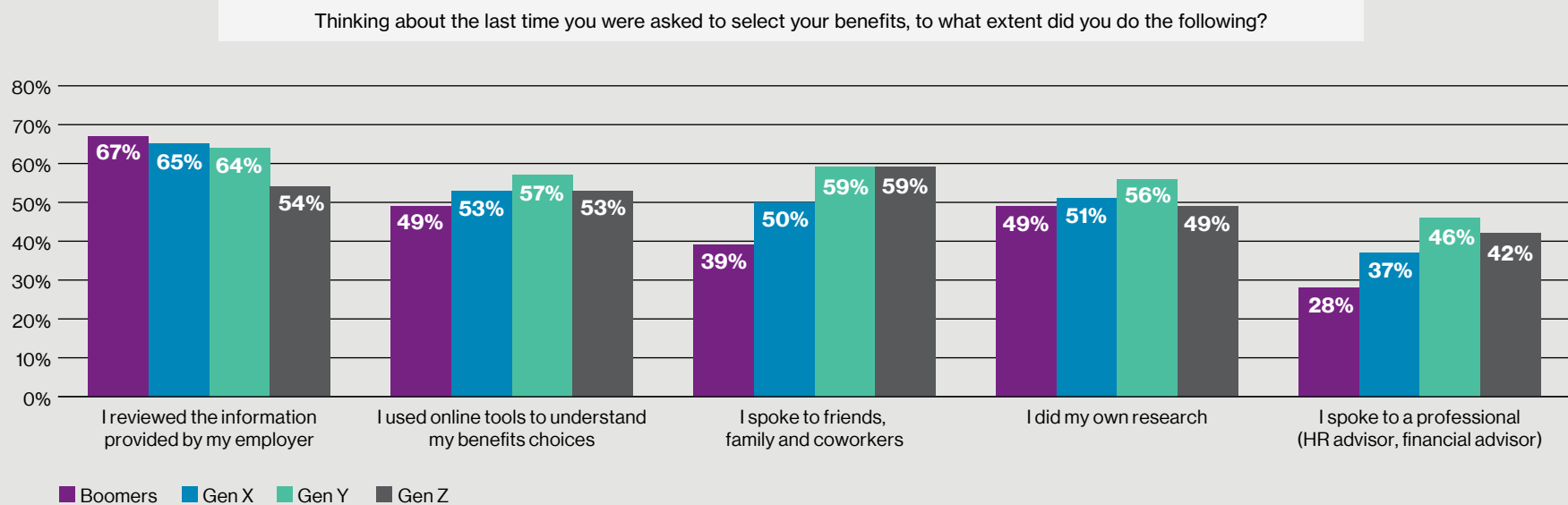
Many older workers rely largely on the information provided by their employer, which they typically want to research independently at their leisure.

By contrast, younger workers are more likely to seek guidance from friends, family and outside professionals. Younger workers also want real-time access to their benefits information via apps, call centers and the like.

Thus, not only preferences for benefits vary across employees but also the preferred support mechanisms to enable choices.



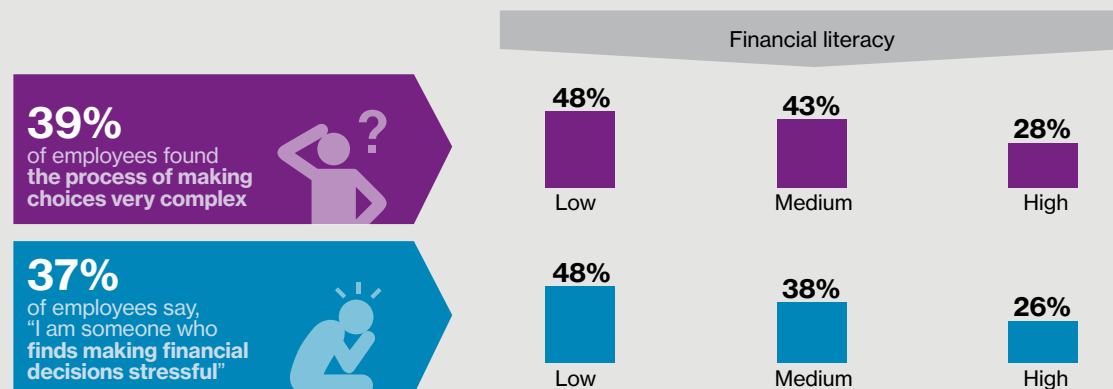
Figure 14. **How employees make benefits choices**



Sample: All employees. Except U.S. and Canada, full-time employees only.



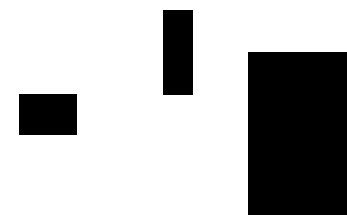
Figure 15. **Choice complexity**



Sample: All employees. Except U.S. and Canada, full-time employees only.

Looking more closely at employee reactions to online tools, we find that current tools in the marketplace appeal most to more financially literate consumers (Figure 15). Employees with lower financial literacy are much more likely to report they found their benefits choices “complex” and that they find financial decisions stressful. Even among those with high financial literacy, we see around one in four struggling with their benefits or financial decisions. Financial IQ is then an important driver of making good benefits choices, but it is not enough: Those with high financial IQ can still struggle with benefits complexity. In addition, there are limits to the extent employers can help their workers become more financially literate (given available time and resources).

So, while education and communication clearly have a role, many employers and employees are turning to tools to circumvent the challenges of low engagement and a lack of financial literacy surrounding complex benefits choices.

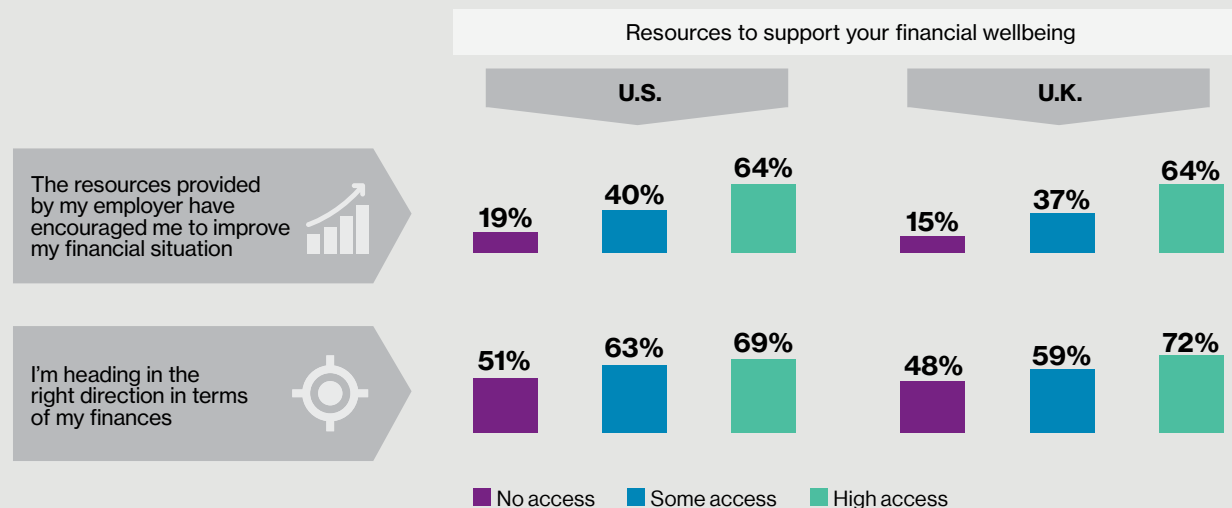




Offering decision support tools has a significant impact on improving employee's financial wellbeing today (*Figure 16*). Where employers offer the broadest range of tools and resources, employees are at least three times as likely to say their employer has encouraged them to improve their financial situation and nearly 1.5 times as likely to say they are heading in the right direction with their finances (compared with those without access to tools). In short, tools matter, particularly where they offer broad support to employees across a range of issues.

In the U.S., we also find similar results with regard health and wellness: Where tools are effective, 47% of employees report, "The resources and initiatives offered by my employer have encouraged me to live a healthier lifestyle," compared with only 24% where tools are not effective.

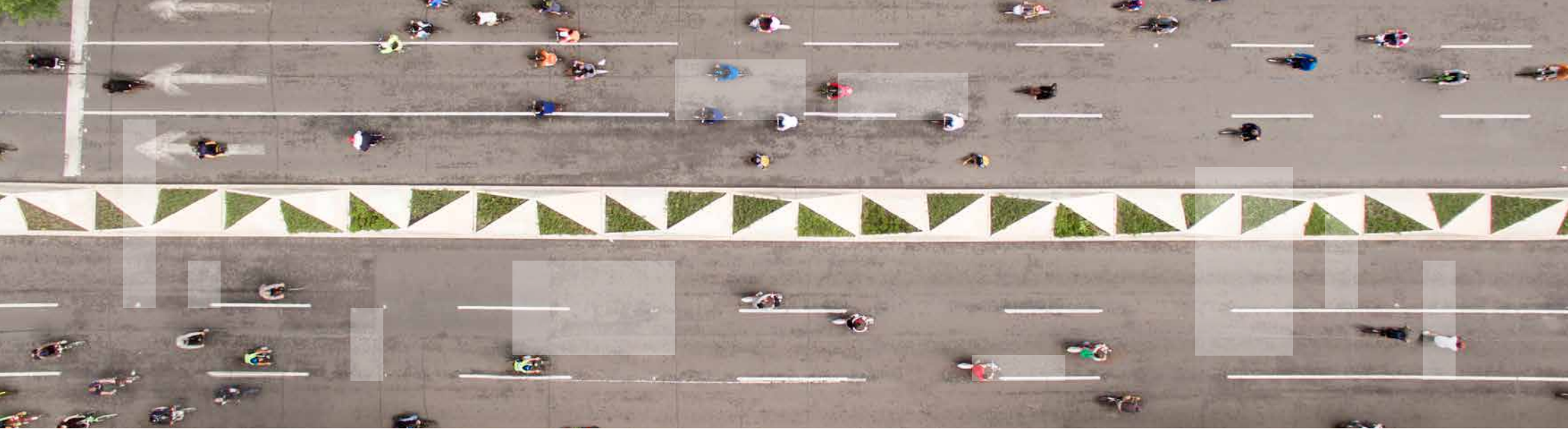
Figure 16. The role of decision-support tools



Sample: All employees in U.K. Full-time employees in U.S.

Clearly tools have the potential to motivate change and improve employee wellbeing; however, to be truly effective, benefits tools must:

1. Move away from just focusing on enrollment toward a wider focus on "in the moment" decision making.
2. Reflect the range of approaches employees actually take when making choices, rather than an idealized view of what employees should do. For example, many financial tools address budgeting behavior, but only a small minority of workers follow a strict formal budget (often only doing so in response to extreme financial circumstances). For the majority, budgeting is more informal, reactive and in the moment, so messages trying to make them "budgeters" may fall on deaf ears.
3. Match up to the consumer-grade experience employees see in the tools and apps they use in their everyday lives.



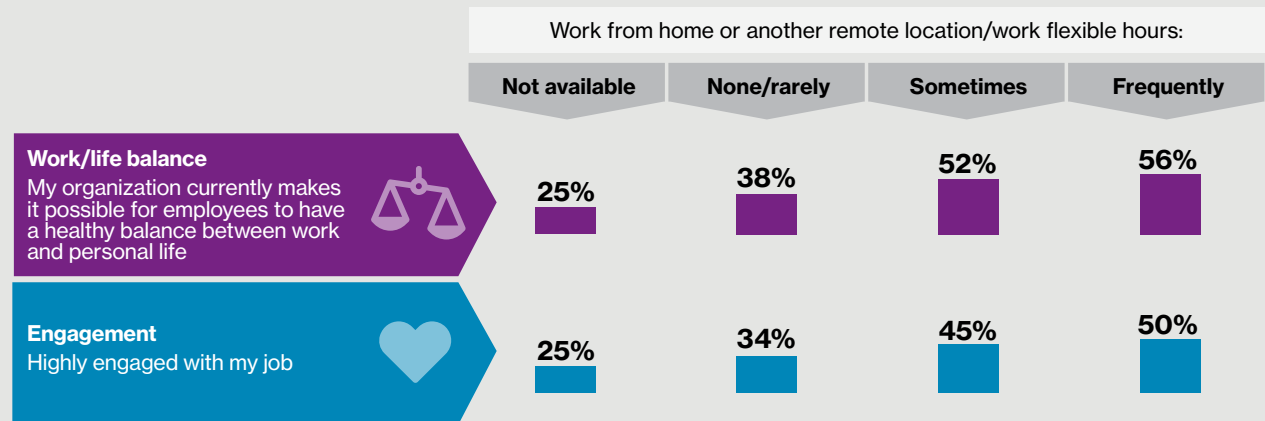
6. Flexible work arrangements

Today the employment deal is evolving to encompass a broader range of employee benefits.

This means going beyond traditional benefits and including voluntary benefits, workplace perks, onsite benefits and services, and enhanced policies on flexible working. These programs not only enhance perceptions of the employment deal but also allow employees to better manage their work/life balance. Our research highlights the importance of such a broader deal to employees.

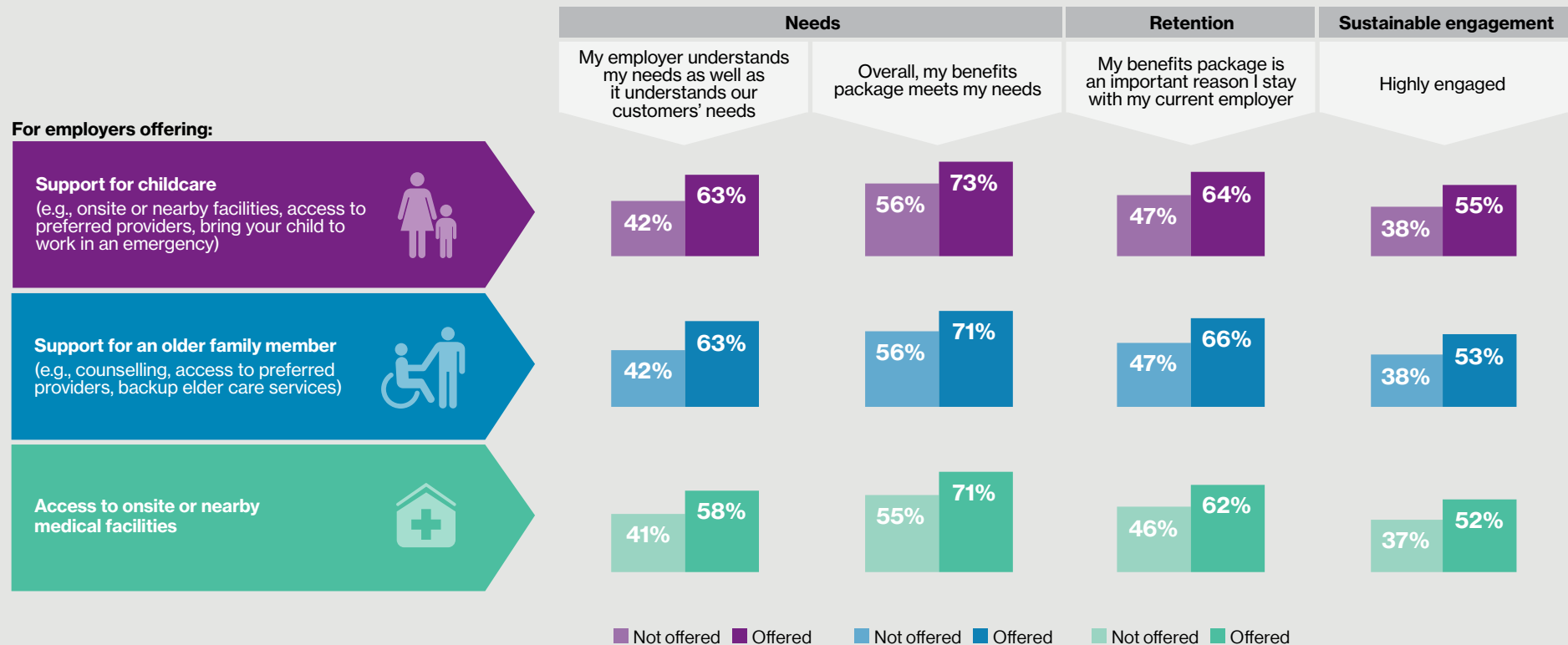
Employees report significantly more positive views around their work/life balance and greater engagement with their jobs when they can work more flexibly (i.e., work from home, flexible work hours) more often (*Figure 17*). The value employees place on this flexibility is also evident in a greater willingness to stay with their employer.

Figure 17. **The benefits of work flexibility**



Sample: All employees. Except U.S. and Canada, full-time employees only.

Figure 18. **The role of onsite/near-site services (U.S. data)**



Sample: Full-time U.S. employees.

For many employers, the desire to help employees better manage their work/life balance and to cater to a broader range of employee wants and needs is leading them to consider providing expanded workplace facilities and services. These onsite and near-site services could include support for childcare (e.g., onsite or nearby facilities, access to preferred providers, ability to bring your child to work in an emergency), support for an older

family member (e.g., counselling, access to preferred providers, backup elder care services), or access to onsite or nearby medical facilities. These services may be provided alongside an expanded list of workplace perks.

The provision of these benefits has a clear impact on benefits appreciation, retention and work engagement for U.S. employees (Figure 18). And the uplift in benefits

appreciation may not just be among those employees who take advantage of these benefits. Such visible support may also be a signal to the wider workforce of the employer's commitment to its employees, leading to greater worker appreciation.

7. Leverage social connections to drive employee wellbeing

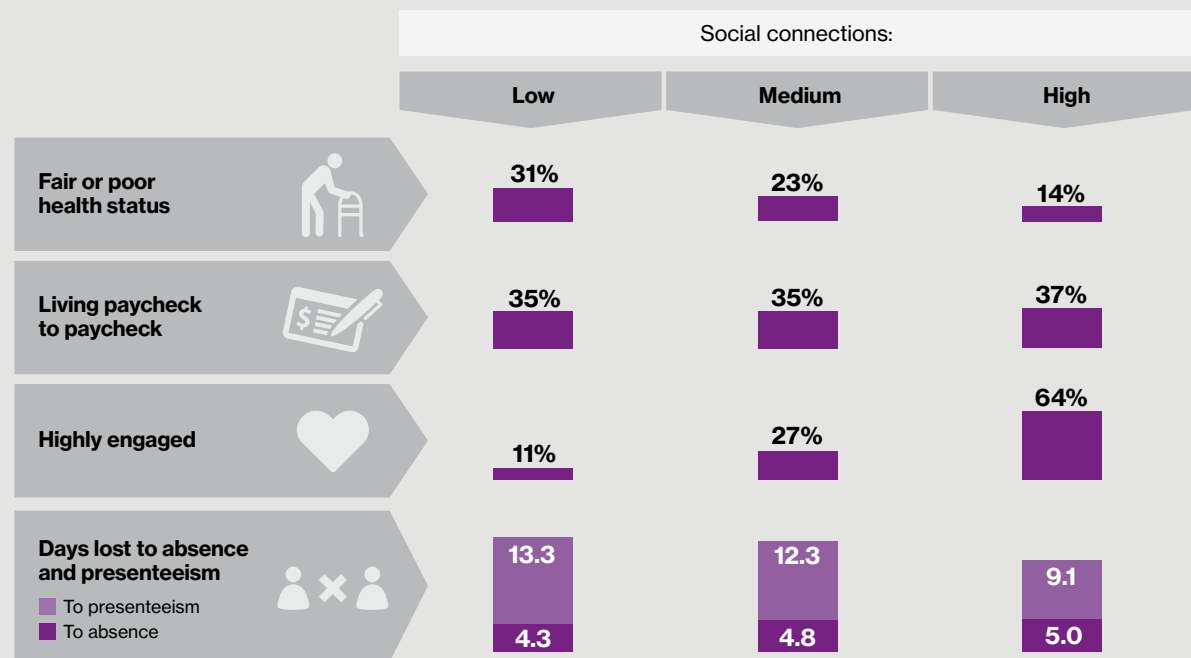
Recognition is growing among employers that previous attempts to change health and lifestyle behaviors, through reliance on employees' self-interests or financial incentives and penalties, have not been as effective as hoped in leading to sustainable behavior change.

As a result, employers are looking to find other ways to motivate and help employees to improve their physical, emotional and financial wellbeing. This includes the use of nudges and social connections to promote change that is meaningful and sustainable.

Our data show a particularly strong two-way relationship between social connections (with co-workers and the wider external community) and health (*Figure 19*). Individuals in poor health may be less able to participate in activities that develop social connections, while strong bonds with members of a work team or the wider community are likely to be more effective at encouraging an employee to lead a healthy, physically active lifestyle.

Those with strong social connections are clearly healthier and more likely to exercise frequently, more engaged with their job, and suffer fewer days lost at work due to absence and presenteeism.

Figure 19. **The relationship with social connections**



Sample: All employees. Except U.S. and Canada, full-time employees only.

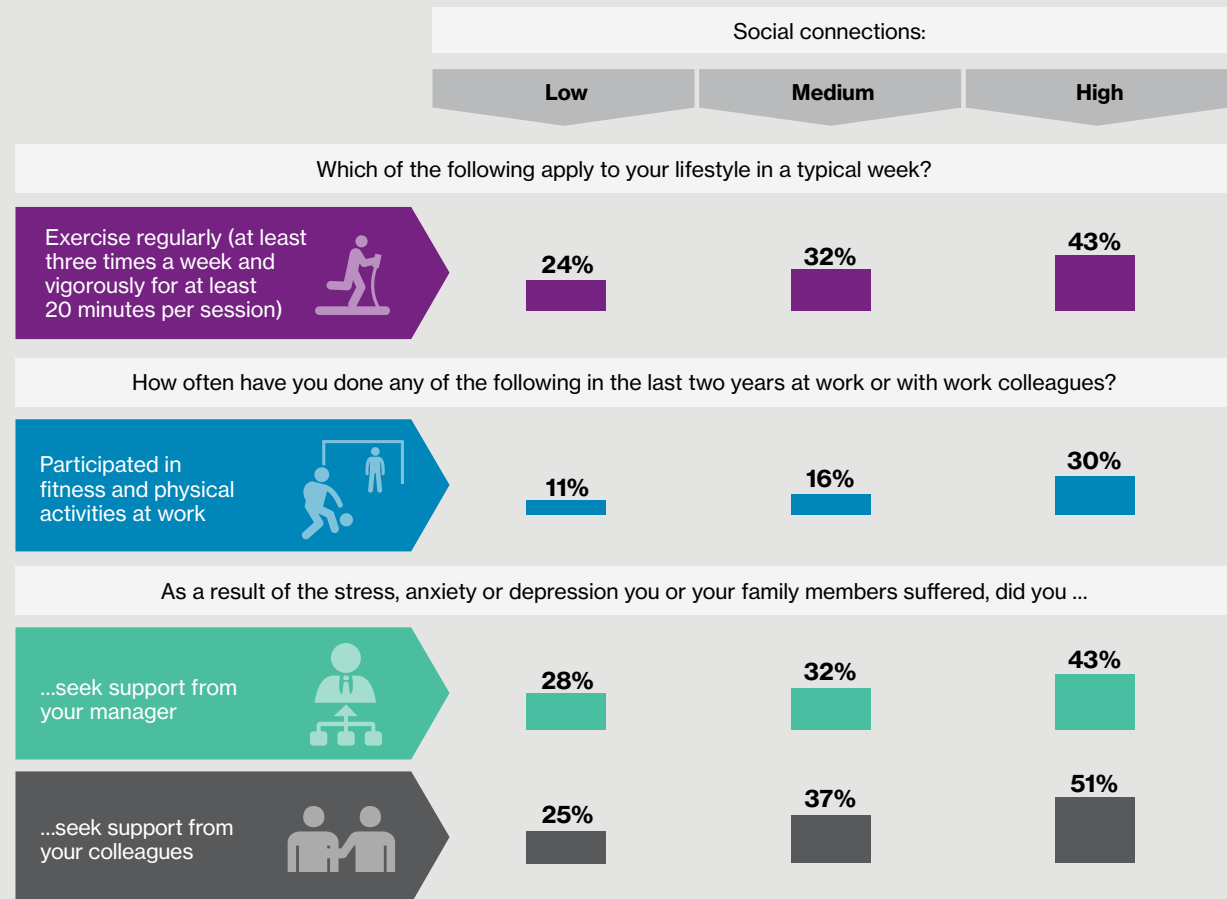
In contrast, social connections are not strongly correlated with the individual's current financial state; however, those with strong social connections are more likely to report they are heading in the right direction with their finances.

So while social connections may not fundamentally underpin financial wellbeing, they can provide support in times of trouble or where employees need help.

Additionally, workers with weak social connections are less likely to interact with their employer regarding their health and wellbeing. In particular, they are less likely to participate in workplace fitness activities or seek help from friends, colleagues or managers in the event of stress or depression (Figure 20).



Figure 20. **The link between social connections and physical and emotional health**

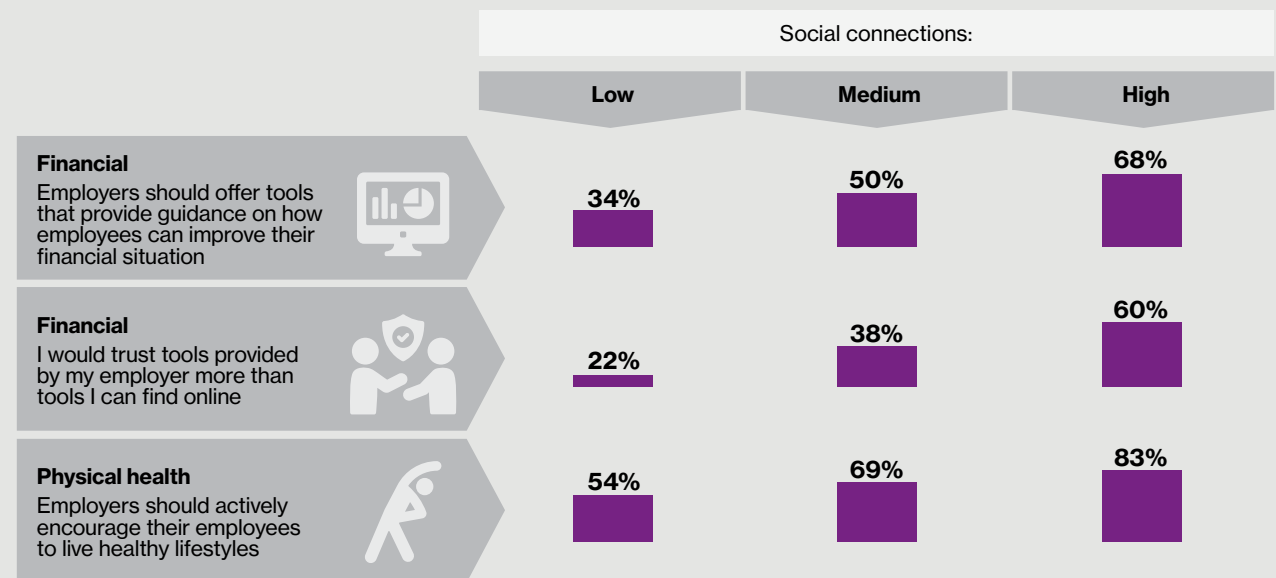


Note: Percentages for exercise and physical activities at work indicate "Frequently". "Prefer not to say" is excluded.
Sample: All employees. Except U.S. and Canada, full-time employees only.



Hence, low social connections can be a key barrier for employers seeking to address physical or emotional health issues within their workforce. And low social connections can be a sign of low employee engagement with employer initiatives to address financial and physical wellbeing (*Figure 21*).

Figure 21. **Social connections and the employer – use of ER services and whether want ERs to take a role**



Sample: All employees. Except U.S. and Canada, full-time employees only.

For employers, encouraging social connections, either through affinity groups or company forums, and fostering an inclusive culture that supports such participation, is potentially a key new lever to improve employee engagement in benefits programs and enhance employee wellbeing – physical, emotional, social and financial.

Building social connections can help support employee wellbeing but can also play part of a broader desire to ensure employees feel supported, respected and treated with dignity as part of their jobs. Increasingly employers see this an important priority for the employment deal and important to their business success (see below).



Building a culture of dignity

Evidence from the U.S.

Workplace dignity is a key component of a healthy work environment. A culture of dignity promotes self-respect, pride and self-worth, and influences an organization's ability to foster wellbeing. And employers are realizing that dignity is strongly linked to better business performance. Over 90% of organizations that completed the 2019 Willis Towers Watson Workplace Dignity Survey report that building a culture of dignity is a key business priority over the next three years. Yet, only two-thirds of employees feel they are treated with dignity and respect on the job. This shows there are significant opportunities for employers to improve workplace culture. To bridge this gap, employers must understand the breadth of the challenge and the levers that will help them build a culture of dignity.

Initiatives aimed at building and maintaining such a culture may fall short if approached through too narrow a lens. A broad definition of workplace dignity encompasses three dimensions:

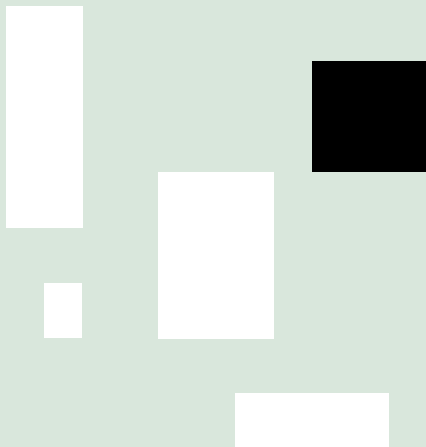
- **Dignity at work.** Employees are treated with respect in an environment free from marginalization (e.g., discrimination, harassment, exclusion, bullying). They feel a sense of psychological safety in their ability to be themselves, voice concerns and be heard. Diversity of people and thought are foundational to organizational innovation and growth.
- **Dignity in work.** Employees and employers are aligned on values. Employees look for meaning and purpose in their work and understand how work relates to the goals and objectives of the organization. They feel a connection to their work and their team.
- **Dignity from work.** Employees feel they are paid what they are worth, are confident in their security to provide for themselves and their dependents, and have the wellbeing to thrive now and in the future.

These dimensions help organizations better understand the range of priorities needed to build and sustain a culture of dignity.

Results from this employee research indicate a number of key facts:

1. Dignity varies modestly between cohorts. There are opportunities to address lower levels of dignity among specific cohorts such as those who are disabled, LGBTQ+ and employees in manual jobs.
2. Each of the components of dignity have an incremental impact on the culture of dignity and improved employee wellbeing. Employees with higher levels of dignity are more engaged around their health and exhibit good health behaviors, manage their finances more carefully, are more optimistic about the future and are more open to their employers' actions to help support their pursuits around wellbeing.
3. A culture of dignity is linked to higher work engagement, lower stress, better health, fewer financial issues and ultimately higher productivity and improved employee and company performance.

With an understanding of the key dimensions of dignity in, at and from work, employers can begin to set priorities and shape strategies to overcome the key barriers to workplace dignity, including abuse of power, discrimination, bullying and harassment. Greater leadership support and accountability, targeted training and communication, reskilling and the right metrics can enable employers to build a culture of dignity. In turn, employees who feel respected and empowered are less likely to leave, and more likely to be productive and contribute to better organizational performance.



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