

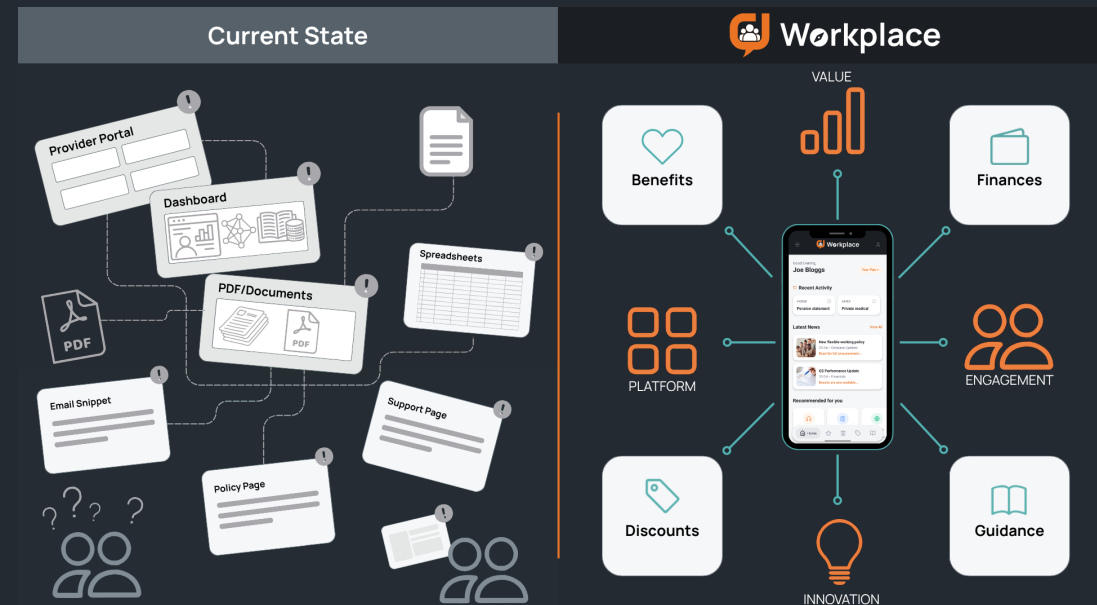
Your benefits budget is working. But is it performing?

More than benefits. Real-life application.

Currently, an estimated £15bn is wasted on unused benefits every year in the UK. With only 12% of employees satisfied and 67% unaware of what is even in their package, the system is fundamentally broken.

CJ Workplace closes the gap between what you offer and what your people actually use without just adding more benefits.

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Trusted by Strategic Partners



cem solutions
CONTINUOUS EMISSIONS MONITORING



CHEETHAM JACKSON £



Our core belief-system

If you're going to do it, do it properly. What "properly" means to us:

TRUE VALUE

MEANINGFUL ENGAGEMENT

PRACTICAL INNOVATION



Greater value doesn't start with more spend.
It starts with **better structure.**

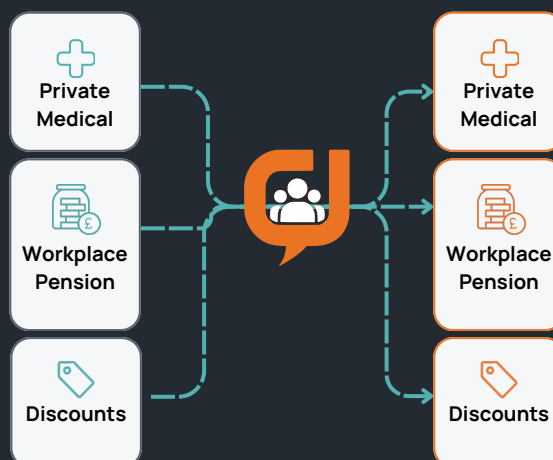
STRUCTURED REVIEW

Audit current benefits to identify inefficiencies and map existing provisions



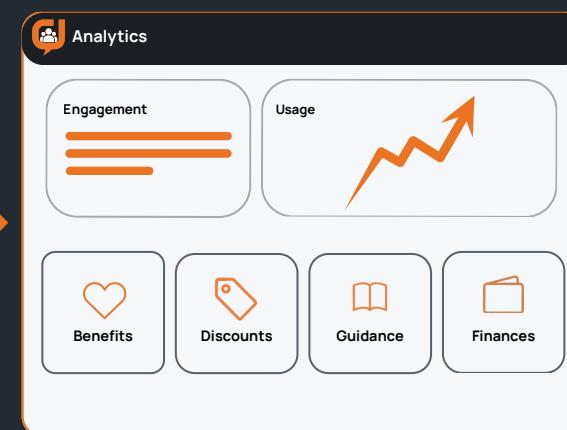
SMART BROKING

Restructure solutions and broker better deals without increasing your total spend



MEASUREABLE REPORTING

Gain clear visibility into employee utilisation, engagement and true ROI





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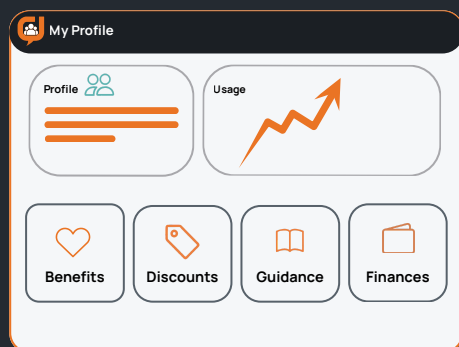
PRACTICAL INNOVATION



Benefits only **create value** when they are **used** and **understood**.

VISIBILITY

All employee benefits are clearly presented through a single, secure digital platform.



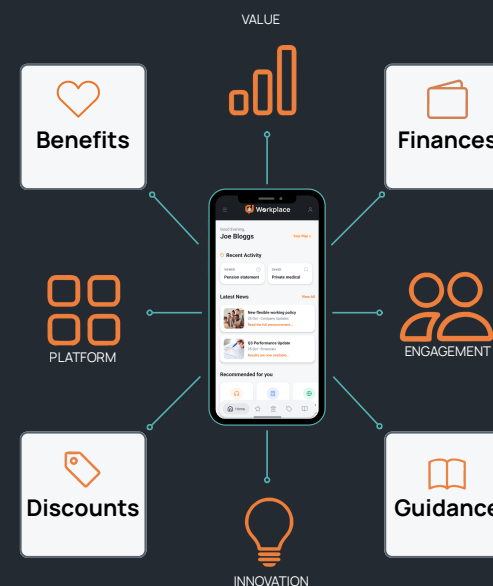
ADVICE

Employees receive access to educational resources and financial advice to make informed decisions.



ACTIVATION

Benefits transition from passive offerings to active, practical support for employees.





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PRACTICAL INNOVATION



Innovation is not about adding more products. It is about **advancing** how benefits are **structured, communicated** and **applied**.

INNOVATION BEYOND BROKING

Innovation that improves both experience and measurable outcome.



Philosophy Led

Built on defined beliefs about value, engagement and measurable impact.



Market-Aware

Positioned to remain efficient and commercially grounded.



Delivery Focused

Combining technology, advisory depth and communication clarity.

ELEVATING WORKPLACE DELIVERY

Advance techniques, communication methods and technology integration.



Modern Communication

Using clear, relevant scenarios to improve employee buy-in and understanding.



Innovative Technology

Implementing digital tools that organise fragmented benefits into a single, intuitive ecosystem.



Beyond the Workplace

Engagement does not stop with the employee. Benefits influence families, financial confidence and household stability.

STAYING AHEAD OF THE GAME

Established advisory and leadership expertise to elevate workplace benefits.



Quiet Innovation

We innovate behind the scenes so the experience stays simple for people, but powerful for employers.



Avoid Assumptions

Improvement driven by real business feedback and not assumptions



Tuned in

Staying ahead of the current trends and applying where it counts



What the platform delivers

All delivered through our purpose-built platform:

The CJ Workplace Platform

Bringing fragmented employee benefits into one structured, measurable system.

Most employee benefits exist across multiple providers and disconnected systems. CJ Workplace brings them into one structured environment that improves visibility, access and accountability.

The platform operates as a structured layer above existing providers, integrating information, guidance and reporting into one experience.

Employees access benefits through a structured interface that mirrors how they naturally explore and access support.

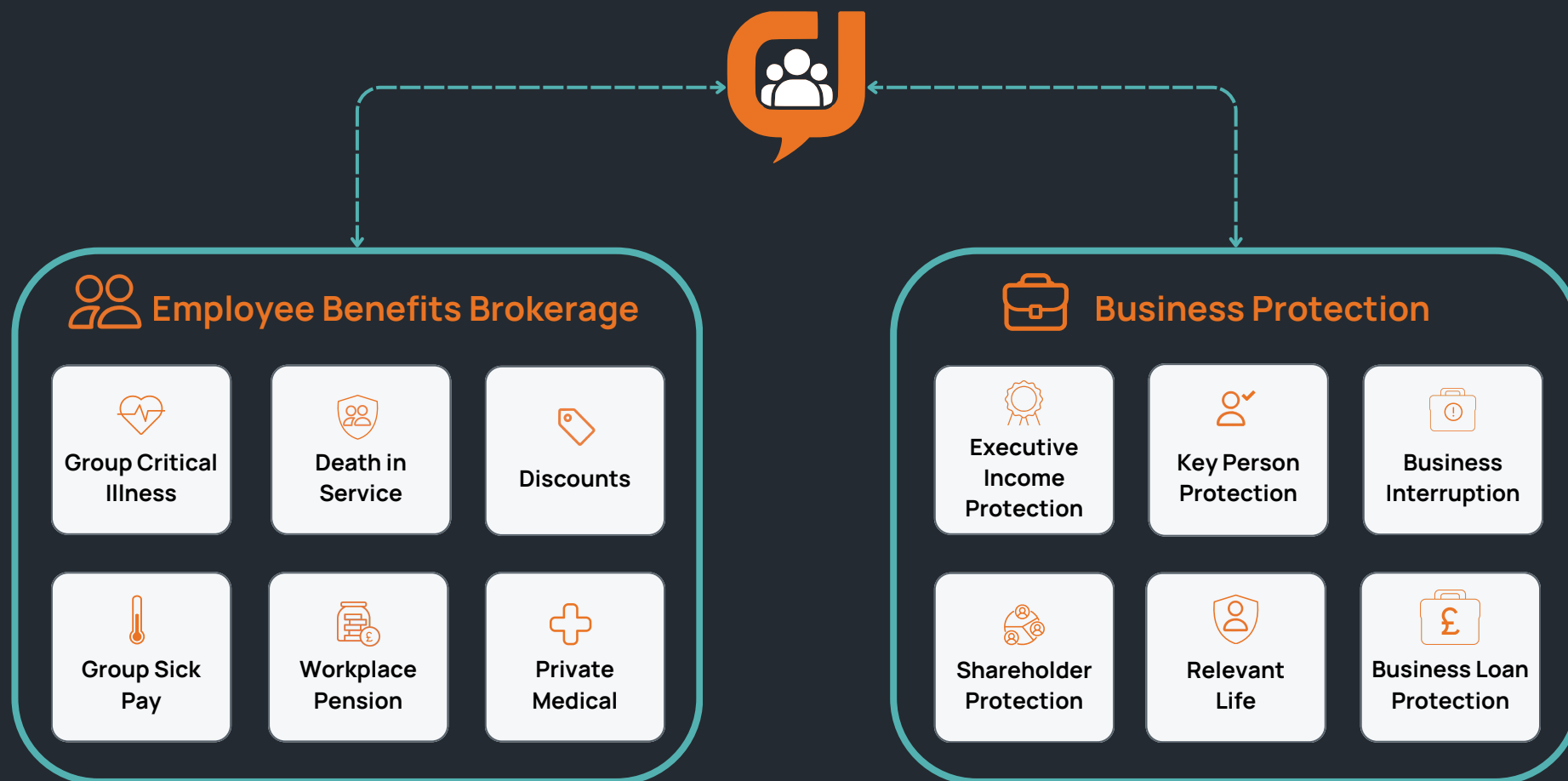
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Brokerage clarity

Independent brokerage and governance underpin everything we deliver.



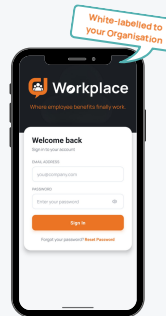
Plus other schemes as required

All brokerage is underpinned by clarity and accountability.

What we provide

The Complete Employee Benefits Ecosystem

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Custom-branded Benefits portal & app

A secure, mobile-first hub centralising all benefits, discounts and guidance in one experience.



24/7 AI Chatbot & VoiceBot Support

Instant, intelligent assistance ensuring employees get help with their benefits exactly when needed.



HR Analytics Dashboard & Reporting

Data-led insights that track benefit usage, engagement trends and measurable ROI for leadership.



Employee Financial Resources & Advice

Resources and advice designed to build real-world financial confidence and awareness.



Integrated insurance & benefits brokerage

Professional market-testing and scheme optimisation to extract maximum value from every pound spent.



Personalised guidance & management

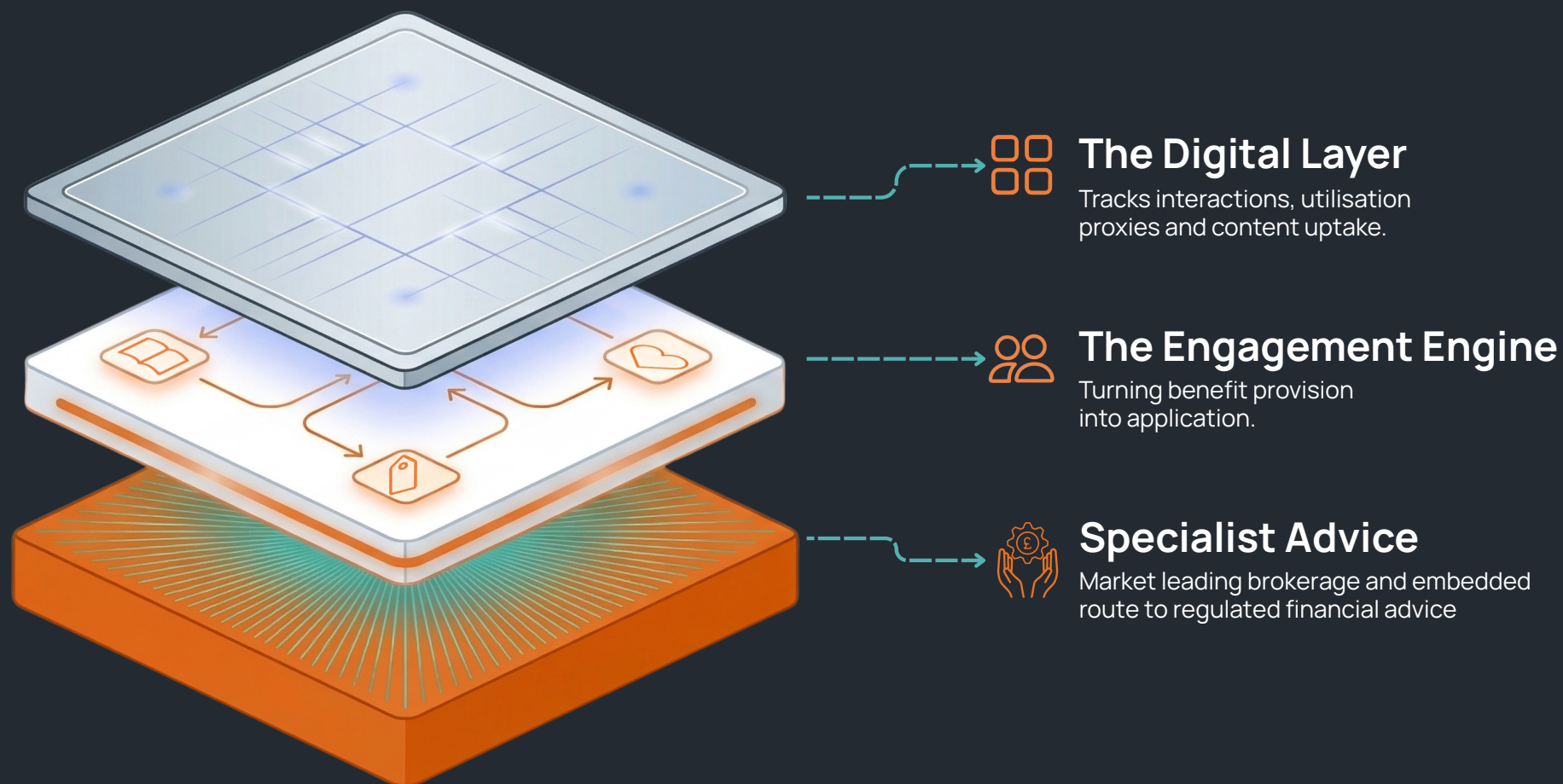
Access to dedicated account management and 1-2-1 support.



How we stack up

Reduces decision paralysis, supports retention and connects workplace benefits to the wider financial landscape

Engagement strengthens when employees move from information to informed decision. Software alone does not change behaviour.





The market landscape

Why the hybrid model wins

The CJ Workplace hybrid model succeeds by overcoming the limitations of traditional brokers, digital platforms and costly consultancies through a unique combination of independent benefits brokerage, engagement technology and regulated specialist advice.

	Traditional Brokers	Pure Tech Platforms	Financial Adviser	CJ Workplace Hybrid
Proactive Policy Broking & Renewals	✓	✗	✗	✓
Modern Employee UI/UX Platform	✗	✓	✗	✓
Regulated Financial Advisory Depth	✗	✗	✓	✓
Commercial Sensibility for mid-market	✗	✗	✗	✓
	Focus on renewals, lack of engagement tech	Focus on UX, lack regulated depth	Focus on regulated depth but lack UX & impact at volume	Combines brokerage, engagement technology and regulated financial expertise



How we deliver

The Complete Employee Benefits Ecosystem

CJ Workplace follows a simple six-step system to turn benefits from a scattered set of providers into a clear, measurable programme.

We first bring everything into one visible ecosystem, then guide employees to what's relevant, add the right support at the right moments and finally measure what's working so it can be improved over time.





Strategic Review

A focused 30-minute review of your current benefits structure.

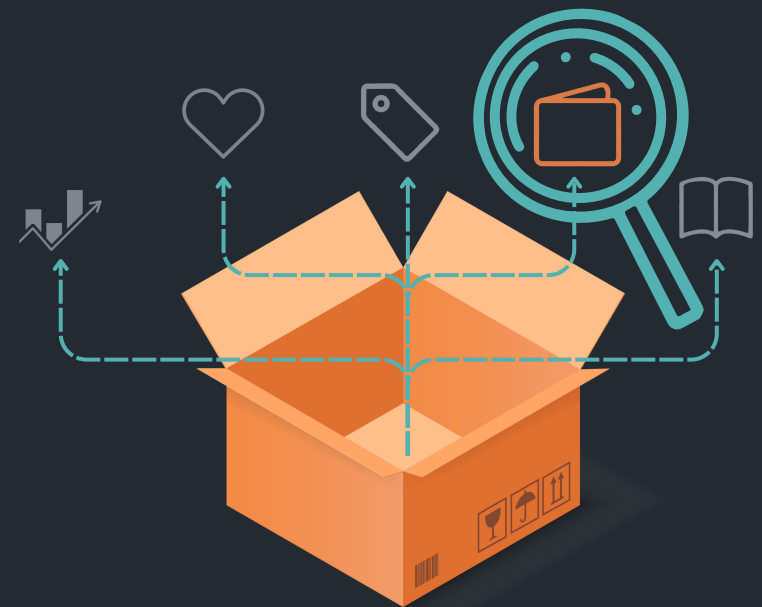
The purpose of the strategic review is to provide clarity on how structure, engagement and measurable value could be improved within your existing benefits ecosystem.

What the review covers

The review is practical and commercially focused

- ✓ Overview of current benefit structure
- ✓ Identification of fragmentation or overlap
- ✓ Engagement considerations
- ✓ Measurement visibility
- ✓ Next-step recommendations

No obligation. Clear and structured.



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Where employee benefits finally work.

[Book a Strategic Review](#)



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All statistics sourced from: Isio & YouGov (2023), Drewberry Employee Benefits Survey (2025), Gallup State of the Global Workplace (2025), GRID, Gallagher (2025), MetLife UK (2024), UK Government Keep Britain Working Review (2025), Hooray Insurance (2024).

CJ Workplace is an Appointed Representative of Cheetham Jackson Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN: 969033). Our registered address is 23 Market Street, Chorley, PR7 2SY.

www.cjworkplace.com