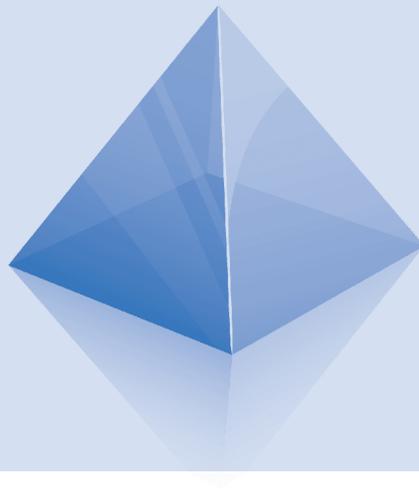


Lyons Health

for corporate and SME customers



Our Customer Charter



You can expect the following from Lyons Financial Services

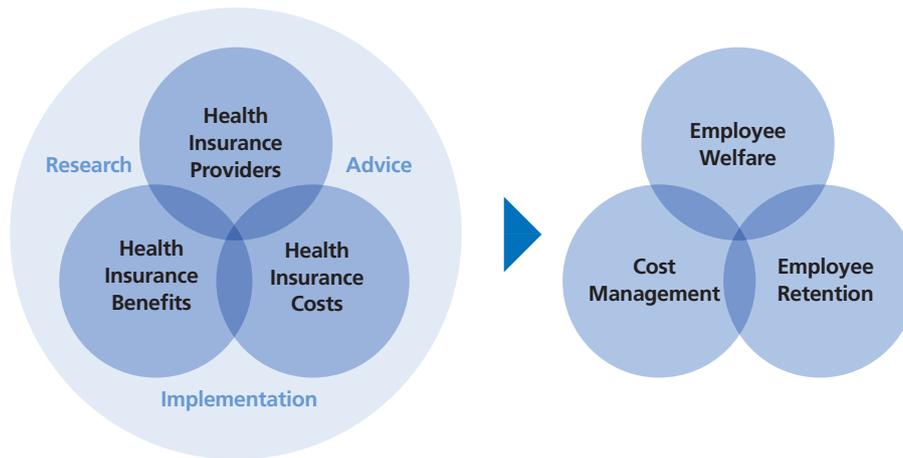
- **Client interest at our core:** We engage with our clients with absolute integrity and impartiality, putting your interests at the core of everything we do.
- **Easy to do business with:** We will carry out our business in an efficient and pleasant manner. We want you to enjoy dealing with us.
- **Professional & skilled people:** We appoint highly skilled and qualified individuals to our team who will manage your interests in a highly professional manner.
- **Highest service standards:** Service excellence is a key fundamental of our business. We make our processes as simple as possible for you.
- **Continuous development:** Our culture is based on continuous development. This applies to our people, our advice process, our products and our service.
- **Compliance best practice:** We adhere to best practices as outlined by the Central Bank of Ireland and stay up to date with all legislative and regulatory changes.

Lyons Health

for corporate and SME customers

Attracting and retaining the best people to run your business is an on-going challenge for ambitious businesses today. Putting the right employee benefit packages in place in the most cost effective way is a core element of the solution to this challenge.

As a leading adviser in the health insurance market in Ireland today, at Lyons we pride ourselves on helping you find the best health insurance solutions at the right price.



Our Approach

Initial Review



- A complete understanding of your current Health Insurance solution
- Your staff profile
- A range of other relevant information to help us design the optimal plan for you.

Health Objectives



- What you want to achieve with your Health Insurance package
- Timeframes
- Your budgetary constraints.

Market Research



- Identify the best provider for you
- Identify the best product for you
- Negotiate best terms with the provider.

About Lyons Financial Services

Established in 2004, Lyons Financial Services has become an established, leading adviser to individuals and companies in relation to their Health Insurance needs. We are delighted that more than 40,000 customers now entrust us with advising on their Health Insurance needs.

We work with a wide range of employers in both the public and private sectors to help you establish cost effective employee benefit packages that deliver real benefit to your employees.

With our ethos and reputation for client focused solutions and excellent customer service, we pride ourselves on gaining a full and complete understanding of your health insurance requirements and then overlaying our knowledge of the marketplace to identify the optimal solution for you. We understand the importance of these packages in both attracting and retaining staff, and also the need to identify and deliver the most cost effective solutions.

The Lyons Health Advice Approach

As your Health Insurance adviser, our goal is to build a trusted and durable relationship with you. To do this, your interests and those of your employees are at the core of our advice proposition. We then seek to bring the right solution to address your specific challenges and to meet the benefit needs of your employees.

We follow a very structured and rigorous advice approach with you. To start with, we listen very carefully. We need to learn about your current health Insurance package (if any) and what your objectives are. If a new product solution is ultimately required, we help you choose the right one for you and your employees, and make sure you get the best terms possible. We then help you get it all up and running and put in place a review timetable to ensure it remains the right solution for you.

Identify Solutions



- We make recommendations to deliver your Health Insurance objectives
- Ensure your full understanding of our recommendation
- Agree to proceed.

Implement Solutions



- Explain each step of the process
- Help you to complete the paperwork
- Liaise with the provider on your behalf.

Communicate to Employee



- Carry out employee presentations
- Provide 1:1 consultancy as required.

Future Reviews



- Agree a review schedule with you
- Monitor the performance of any products in place
- Take action as appropriate to ensure the right solution is in place.

Our Health Insurance Service

ADVICE

- We give comprehensive advice to all our clients regarding the most suitable cover for them and their families.

QUALIFIED HEALTH INSURANCE ADVISORS

- It is vital that individuals have access to a Qualified Health Insurance Advisor to help them make the right choice, be it that they wish to switch insurer or to make sure they are on the best plan with their current Insurer.

SAVING YOU TIME

- We recognise that your time is very valuable so your employees are encouraged to contact us directly should they have any queries. Whether they need to have a procedure carried out or they have a general query on their cover, our customer service department is manned by a team of qualified experts, available to help them whenever they need it.

PAYROLL ADMINISTRATION

- Our salary deduction department will administer your group scheme for you. This process can be tailored to suit the requirements of your payroll department.

REVIEW

- Upon the renewal of your scheme we review your cover and premium, making sure you are always on the most competitive offer.

PERSONAL TOUCH

- Customers value our personal touch. We make ourselves available to organise workshops and meet your employees in the work place at a time that suits you. We are more than happy to answer any of your employee's specific queries at the discretion of HR/Personnel.

Testimonials

'In Coillte we recognise that making decisions in relation to health insurance can be complex given the myriad of plans available from the various insurers... As part of the Total Reward offering at Coillte the Company recognises that employees will have individual needs and therefore introduced a voluntary benefits programme that includes a range of employee benefits. As part of this programme we were delighted to announce the provision of health insurance advice by working in partnership with LFS. LFS are experts in this area and are best placed to impartially assess health insurance requirements and recommend the most suitable plan available. To date we have had very positive feedback from employees who really value the services and advice provided.'

Ciaran MacNamara, Coillte

'Lyons Financial Services administer a number of Group Schemes on behalf of the Civil Public & Services Union, specifically Income Protection, AVCs and Life Assurance Schemes. ...dealing with Lyons is a breath of fresh air. Senior management are available any time to deal with any issues that arise to ensure that they are dealt with immediately. ...They go the extra mile to ensure that the process is as hassle free as possible.'

Des Fagan, CPSU

'...our experience of dealing with Lyons has been very positive for the Union and its members. ...They have a friendly and compassionate approach when dealing with claimants from the Schemes to ensure that the process is as straight forward as possible. This is combined with a professional oversight to ensure the overall long term integrity of the Schemes.'

George Maybury, PSEU



www.LFS.ie

www.twitter.com/Lyonshealthy

Office 1, Dunboyne Business Park, Dunboyne, Co. Meath
Phone: 01 8015808 Fax: 01 8251183 Email: query@LFS.ie

Roisín Lyons t/a Lyons Financial Services is regulated by the Central Bank of Ireland