

Working at Liberty.

Employee wellness in a new age

Promoting healthy lives and minds.

We actively develop programmes that promote the wellbeing of our employees, be it career, physical, emotional, social or financial. We build resilient individuals and communities by embracing a holistic view. We also ensure our OHS practices, employee wellness programme (betterME) and social commitments through our CSI programme create tangible value for our employees, communities and society.

The correlation between wellbeing and productivity is conclusive. We know that looking after our employees and financial advisers will benefit everyone, from increasing job satisfaction and productivity, to decreasing employee absenteeism and stress, ensuring our employees' wellness secures our business's sustainability.

We aim to develop a motivated and passionate workforce, attracting and retaining the right people by providing appealing benefits, showcasing our hybrid working model and evolution of work environment, and ensuring ongoing skills development by offering a diverse and relevant wellness programme.

Our ICAS employee assistance programme provides support and counselling for mental health with support services to over 8 800 employees and their immediate family members living under the same roof. The programme is free, completely confidential and conducted in all 11 official languages.

A wellness journey through betterME

In an environment where the pressure to deliver places demands on an employees' wellbeing, betterME enables employees to identify and achieve their personal wellness goals in a way that increases engagement and productivity and provides them with skills to improve communication and cognitive ability, manage change and build resilience.

We encourage our employees to join us on a wellness journey and aim to impact at least one pillar of their wellbeing. It is imperative that our betterME programme is designed to appeal to a diverse population and benefits every person in some way. The programme offers a holistic view of wellbeing based on five pillars, supported by specific drivers.

>1 963 employees

participated in Liberty's **mental health awareness programme**

>1 512 employees

participated in Liberty's **financial wellness programme**

>2 806 employees

utilised the **Independent Counselling and Advisory Services (ICAS)** employee assistance programme

New ICAS maternity programme

Our maternity programme assists our female employees during and after pregnancy, helping them to approach pregnancy and birth as a positive experience.

Through our **ICAS On-the-Go** app, employees can receive instant feedback with live-text interaction - as well as wellbeing support from a counsellor, nurse or life management specialist - and quickly search articles on various topics regarding mental and financial wellness. The app also provides access to other services, such as legal assistance.

Libcare provides our employees with access to comprehensive medical aid cover, with the additional advantage of paying contributions at their income level.



Working at Liberty. (continued)

<p>Career</p> <p>Broad mental capacity influencing performance on cognitive ability measures</p> <p>Includes:</p> <ul style="list-style-type: none"> • Self-actualisation • Communication skills • Improvement of soft skills 	<p>Social</p> <p>Effectively perceive, develop and implement personal values</p> <p>Includes:</p> <ul style="list-style-type: none"> • Employee volunteerism and community work • Teambuilding and team effectiveness workshops • Diversity and inclusion awareness • Remembrance days 	<p>Emotional</p> <p>Awareness, control and expression of emotions; handling interpersonal relationships</p> <p>Includes:</p> <ul style="list-style-type: none"> • Mental health programmes • Trauma and grief counselling • ICAS
<p>Body</p> <p>Awareness of the body, and what can be done to and for it</p> <p>Includes:</p> <ul style="list-style-type: none"> • Physical awareness • Online health practitioners • A variety of healthcare practitioners in our wellness centres • Medical aid/chronic disease management • Health risk assessments • Stress management • Health awareness and exercise programmes • Childcare advice 	<p>Financial</p> <p>Obtain and manage personal wealth by understanding how money works</p> <p>Includes:</p> <ul style="list-style-type: none"> • Financial risk assessments and needs analysis • Mind My Money financial literacy programme • Debt counselling • Financial wellness workshops • Staff financial advice centre • Tax consulting • Financial coaching 	

Employees are encouraged to attend the monthly wellness workshops, which continue to be successful. In 2022, we held 22 betterME mental health awareness sessions, 12 financial wellness workshops and 10 musculoskeletal workshops.

Our financial wellness programme encompasses various topics and initiatives, including our Mind My Money financial literacy programme, one-on-one financial coaching and financial wellness training. Debt counselling and education, tax workshops and drafting, and updating of wills are included.

Highlights from the betterME programme

<p>Launched phase 1 of our betterME wellbeing platform in February 2022</p>	<p>1157 employees attended the musculoskeletal workshops</p>
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Our employee wellbeing platform

Launched in 2022, **phase 1** of our **betterME wellbeing platform** enables employees to document and track COVID-19 positive cases. The platform also identifies those employees vaccinated against COVID-19.

Phase 2, launching in 2023, will integrate information gathered from our employees' wellness journeys. It will be a fully integrated wellness channel incorporating existing information and elements from multiple vehicles such as Microsoft Teams and our betterME app. It will allow employees to manage the information they want to share – for example, whether they have chronic illnesses or disabilities for which they can receive reasonable accommodation.

The platform will allow users to book wellness-related workshops, access news articles and informative videos, and participate in the **betterME rewards programme**, which will also launch in 2023.

Working at Liberty. (continued)

Financial freedom for all

We continue to strive towards and encourage our employees to achieve financial peace of mind. Teaching money management and planning is fundamental to reaching the goal of financial freedom, which begins with financial literacy. Our Mind My Money masterclasses are a key pillar of our financial wellbeing strategy. They empower participants to adopt appropriate financial behaviours, such as avoiding and settling debt and creating a financial plan to guide their life journey.

Mind My Money content pillars

Budget	How to adapt and change a budget to accommodate unforeseen crises
Debt	How to manage debt in situations of job or business loss, or salary cuts
Support	What is available in times of retrenchment
Insurance	What it covers and what claims are valid
Protection	Protecting the future of one's family or self



Working at Liberty. (continued)

Occupational health and safety (OHS)

Creating a culture of caring without discrimination.

As a responsible employer, we take the health and safety of our clients, employees and tenants seriously. We continued to ensure compliance with all safety regulations as employees returned to the office after the pandemic, and any potential COVID-19 outbreak risk assessments are regularly updated.

Our focus during 2022 included conducting compliance audits and distributing OHS legal requirement documentation to all Liberty offices. We also approved and signed our OHS policy and statement. Another area of focus was managing health and safety during the establishment of the Indwe Park, Future Flex and Flame Station projects.

In 2021, we established regional and national health and safety committees attended by representatives from all our branches. The committees are mandated to report on the status of OHS compliance, address these issues, and identify and address health and safety trends within Liberty.

In 2022, we held three of these meetings for our three regions, focusing on **training** for first aiders, firefighters and health and safety representatives. We are working towards completing all training and evacuation procedures during 2023 and **automating** our OHS audits and contractor management systems.

Highlights from 2022

>85
health and safety representatives trained

Five people
trained in firefighting

Six people
trained in first aid

Liberty partnership with
Medi Response,
a comprehensive emergency management solutions provider providing full-time onsite paramedics at Liberty Centre

New health and safety initiatives during 2022 included the development of guidelines for smoking and children at the workplace.

This year, we conducted **44 OHS internal audits** at our branches and 11 at our L2D premises to complete any outstanding documentation. We also conducted 25 reviews of our **contractor** files, of which 11 were declined following the initial review.

The Department of Employment and Labour performed **20 inspections** at Liberty offices throughout South Africa with no findings, indicating our successful compliance with all standards.

OHS (South African salaried employees)	2022	2021
Injuries		
Total number of incidents reported to workers' compensation commissioner	10	3
Medical treatment cases	5	-
Lost-time incidents	5	3
Injury frequency rate		
Lost-time injury frequency rate (LTIFR) (per 200 000 hours)	0,13	0,07
LTIFR (per 1 000 000 hours)	0,64	0,35
Number of fatalities	-	-