



08



Good health and wellbeing

Our approach	78
Promoting employee wellbeing and financial freedom	79
Occupational health and safety (OHS)	82
Driving hope for the people of South Africa	83
Providing support and motivation through betterME	85

Our approach



Promoting **healthy lives and minds**

The wellbeing of our employees, financial advisers and clients is imperative to Liberty, and we actively develop programmes to promote career, physical, emotional, social and financial wellbeing. We also endeavour to enhance social health through our CSI programmes for employees, communities and society as a whole.

Our objective to build resilient communities and individuals means that we embrace a holistic view when it comes to health and wellbeing. Through our occupational health and safety practices, our employee wellness programme (betterME) and our ongoing COVID-19 relief efforts, we enable our beneficiaries to flourish and thrive.

Relevant material matters



Supporting the physical, emotional, social and financial wellbeing of our employees, clients and society throughout the COVID-19 pandemic



Managing and protecting our physical environment as well as the health and safety of our employees



For more information about our SEE material matters, refer to pages 19 and 20.

UN context

Despite the decades of progress made towards health worldwide, the COVID-19 pandemic has impeded many of these improvements. Healthcare systems are overwhelmed, and the virus has caused significant loss of life. COVID-19 is also creating challenges in many countries in terms of immunisation practices and a lack of healthcare workers, equipment and supplies.

A major challenge globally is the achievement of universal health coverage. Out-of-pocket health expenses are increasing and will continue to do so. Estimates show that approximately 1 billion people will spend at least 10% of their household budgets on medical expenses in lower to middle income countries¹.

¹ The Sustainable Development Goals Report 2020

South African context

The COVID-19 pandemic has intensified the income disparities in South Africa, compromising progress in achieving the country's developmental goals. Due to the negative economic effect of the pandemic, especially on female-headed households, poverty and inequality have increased. Many members of society predominantly work in non-essential sectors, which led to loss of employment during the lockdown, and a slow recovery as restrictions eased.

The mental and social effects of the pandemic are also critical. Psychologically, the pandemic has placed immense pressure on frontline and healthcare workers, and the threats of loss of employment, illness and death of family members create considerable strain on individuals. As a way to mitigate some of these effects, it is important to keep individuals aware of new developments and increase access to social services where possible².

² COVID-19 in South Africa - UN Socio-economic impact

Liberty's contribution to **good health and wellbeing in 2020**

846
employees

participated in the betterME
wellness challenge

2 976
employees

made use of the Independent
Counselling and Advisory
Services (ICAS) employee
assistance programme

Employees
volunteered their time or money
during the COVID-19 crisis

428
employees

participated in the financial
wellness programme

Promoting employee wellbeing and financial freedom

Studies have shown that organisations that promote employee wellbeing see a reduction in employee absenteeism, staff turnover and stress. Conversely, the positive benefits of promoting wellbeing include an increase in productivity, job satisfaction, and employee health and welfare¹. To this end, we aim to develop a motivated and passionate workforce, and ensure that we attract and retain people by providing the right benefits, a diverse wellness programme and ongoing skills development opportunities.

Through Libcare, our employees have access to a comprehensive medical aid. Employees are also able to make use of our preferred medical practitioners via online platforms where they can either schedule a face-to-face consultation or virtual consultation.

Our betterME wellness programme enables our employees to identify their personal wellness goals. We then provide them with the tools needed to help them reach these goals.

¹ <https://www.mentalhealth.org.nz/assets/5-ways-toolkit/Five-Ways-to-Wellbeing-at-Worknew.pdf>

Improving employee wellbeing through the betterME programme

With a holistic view of wellbeing, our betterME employee wellness programme is based on five pillars, each with its own drivers. We encourage all employees to participate in the programme to promote personal development, a healthy body, emotional wellbeing, social development and financial freedom.



Wellness initiatives during 2020

Embedding the betterME wellness programme

CANSA Shavathon, through which employees raised over R24 000

Self-care awareness campaigns

"Grow your Mo" prostate and testicular cancer awareness campaign and breast cancer awareness campaign

The betterME financial wellness programme

The 2020 betterME wellness challenge

World AIDS Day webinar

COVID-19 awareness, tracking, tracing and support

Mental health awareness workshops

Cancer awareness

betterME

- Existence of a broad mental capacity that influences performance on cognitive ability measures
- Self-actualisation
- Communication skills
- Development plans for improving soft skills

- Physical awareness
- Online health practitioners
- Medical aid and chronic disease management
- Health risk assessments
- Stress management
- Running club
- Childcare advice
- Exercise programmes that link to fitness devices
- Health awareness programmes

- Mental health awareness programmes
- Trauma counselling
- Counselling and advisory services

- Employee volunteerism
- Team building
- Community work
- Team effectiveness workshops
- Remembrance days
- Diversity and inclusivity awareness

- Financial risk assessments and financial needs analysis
- Mind My Money financial literacy programme
- Debt counselling
- Financial wellness workshops
- Staff Financial Advice Centre
- Tax consulting
- One-on-one financial coaching

Promoting employee wellbeing and financial freedom (continued)

Improving employee wellbeing through the betterME programme (continued)

This year's betterME wellness challenge ran from 6 August to 30 November 2020. Employees were required to meet specific challenges across four of the five wellness pillars – body, emotional, social and financial – that motivated them to get moving, understand their health indicators, provide support to their communities, and increase their financial knowledge. We believe it is important to focus on physical, mental and financial health, particularly in a year that presented so many difficulties.

To keep employees motivated, one employee from each component of the challenge achieved both a financial reward and public accolades; and at the end of the four-month challenge, three employees were rewarded with prizes totalling R100 000, with the winners being formally recognised for their achievements.

Off the back of the success of the wellness challenge in 2019, we continued to conduct health risk assessments for all employees through participating pharmacies. Our employees are able to track their progress against their previous assessments, which motivates them to make changes to their physical wellness and improve on those factors that could lead to health issues.

Employees were encouraged to register on FitVault, a digital platform that connects to an employee's fitness device to measure the number of steps they have taken and their caloric output, so as to qualify for a betterME day. A betterME day required employees to achieve 10 000 steps within 24 hours, or burn 300 calories in a continuous two-hour exercise session, allowing entry into a draw where prizes could be won.

Liberty introduced self-care leave where employees were given one day of additional leave for every five days of compulsory annual leave taken. The intention of the self-care leave was to reduce the impact of potential burnout by providing employees with days to focus on their wellbeing.

Employees were also encouraged to take advantage of their social responsibility leave days (two days per year) to volunteer for a CSI project

they felt passionate about, to complete our financial wellness training programme, and to take personal leave.

Financial wellness training and one-on-one financial coaching was made available to all employees and their family members. Employees were required to attend one of the financial wellness training workshops and complete both the Mind My Money and employee benefits training courses available on MyAccess to qualify for the betterME challenge draw.

In 2021, we will introduce mental health and guided meditation sessions along with a new cyber wellness campaign. We will also create training opportunities aimed at helping employees to understand their benefits better.

Our employee assistance programme is delivered through ICAS, and provides support services to over 8 000 employees and their immediate family members living under the same roof. The programme is freely accessible and completely confidential, and is conducted in all 11 official South African languages.

Emotional wellbeing

The programme is specifically tailored to help our employees with both personal and professional matters, offering counselling services, managerial support, LifeManagement™ services, a 24-hour confidential service, debt counselling, and e-care services.

Given the challenges of 2020, the ICAS programme proved very beneficial to our employees as they navigated the national lockdown, social distancing, and fear of illness. In 2020, we extended the ICAS offering to our tied agents, and broker and franchise employees.

Easing the strain of COVID-19 on our employees

We developed a COVID-19 app for our employees, enabling them to check in daily to inform us if they were feeling physically or emotionally unwell. Wellness-related concerns were addressed by the employee wellbeing team who made contact with the employee and offered support and guidance on health-related matters, and suggested referrals to ICAS where applicable.

It was imperative that we ensured COVID-19 awareness across the board, and we did so through targeted awareness campaigns, COVID-19 training, and mental and financial health workshops that focused on how to cope physically, emotionally and financially during a pandemic.



Promoting employee wellbeing and financial freedom (continued)

Enabling financial freedom

A key pillar of our employee wellbeing strategy is ensuring our employees have financial peace of mind. In pursuit of our purpose of improving lives by enabling financial freedom, Group CSI in collaboration with Liberty Staff Advice and Standard Bank Employee Value Banking offered comprehensive Mind My Money masterclasses to our employees. The masterclasses were held in a workshop format. The Mind My Money programme revised its content to address the needs of those who are struggling to cope financially during the pandemic. The classes empower our employees to adopt appropriate financial behaviours that prevent them from falling into debt, or help them settle any debt, and gives them the knowledge to manage their money well and devise a financial plan for their life journey.



 For more information on our Mind My Money programme, please refer to pages 56 and 58.

Occupational health and safety (OHS)

We are responsible for protecting our employees, clients and the tenants in our buildings. This has never been more important given the context of the past year, and our main objectives were to prioritise the health and safety of our employees and financial advisers as we continued to provide uninterrupted service and support to our clients.

As required by government regulations, we appointed a COVID-19 compliance officer to keep abreast of the regulatory requirements during each level of lockdown. We updated our risk assessments and developed guidelines to assist employees and managers in complying with OHS regulations during lockdown. To ensure effectiveness, we conducted an internal audit to establish our level of compliance with the regulations specified in the OHS Act, 85 of 1993 as well as government-mandated COVID-19-related health and safety measures.

We developed online COVID-19 awareness training for all employees as well as office readiness training for those staff members who had to go back to an office environment. We also introduced additional protocols to protect employees and clients in our call centres, including social distancing, wearing of masks, temperature scanning three times per day, a rigorous cleaning and sanitising schedule, an access scanning and screening register for visitors, and isolation rooms for those employees or clients who showed even the slightest symptoms of illness.

To lessen the risk of contracting COVID-19, we increased the frequency of our cleaning services and introduced campaigns to encourage improved personal hygiene, and staying at home when presenting with flu-like symptoms. We also introduced thermal scanning at our larger offices, and halted non-essential travel. To drive social distancing, management rapidly enabled almost all staff to work remotely.

The majority of our employees and financial advisers continue to work from home. The rapid adoption of digital technologies to enable mass telecommuting has been truly remarkable, and represents a real opportunity for the long-term transformation of Liberty.

Moving forward, many of the protocols we put in place during the year will remain, and the lessons we learnt in terms of dealing with a crisis will be valuable in our commitment to ensuring a safe working and retail environment. Due to COVID-19, some of our planned training initiatives could not be implemented during 2020, however, as far as practically possible, we provided training virtually. An important future consideration is to develop a system of emergency evacuation training that takes into account social distancing requirements.

Occupational health and safety	2020	2019
Injuries		
Total number of incidents reported to workmen's compensation commissioner	3	16
Medical treatment cases	-	10
Lost-time incidents	3	6
Injury frequency rate		
Lost-time injury frequency rate (LTIFR) (per 200 000 hours)	0,07	0,14
LTIFR (per 1 000 000 hours)	0,35	0,72
Number of fatalities ¹	-	1
Absenteeism		
Total number of sick leave days taken	12 768	18 382
Average sick days per employee	2,6	3,8
Absenteeism rate (%)	1	1,4

¹ Unfortunately, on 5 February 2019, while on our premises, an employee suddenly fell ill, became non-responsive and was declared deceased by the sister from the Liberty Wellness Centre and Netcare paramedics. The employee was not busy with any work-related activities or operating any machinery at the time of the incident. Our sincere condolences go out to his family, friends and fellow colleagues.

COVID-19 tracking and monitoring

72%

employees trained in COVID-19 awareness

201

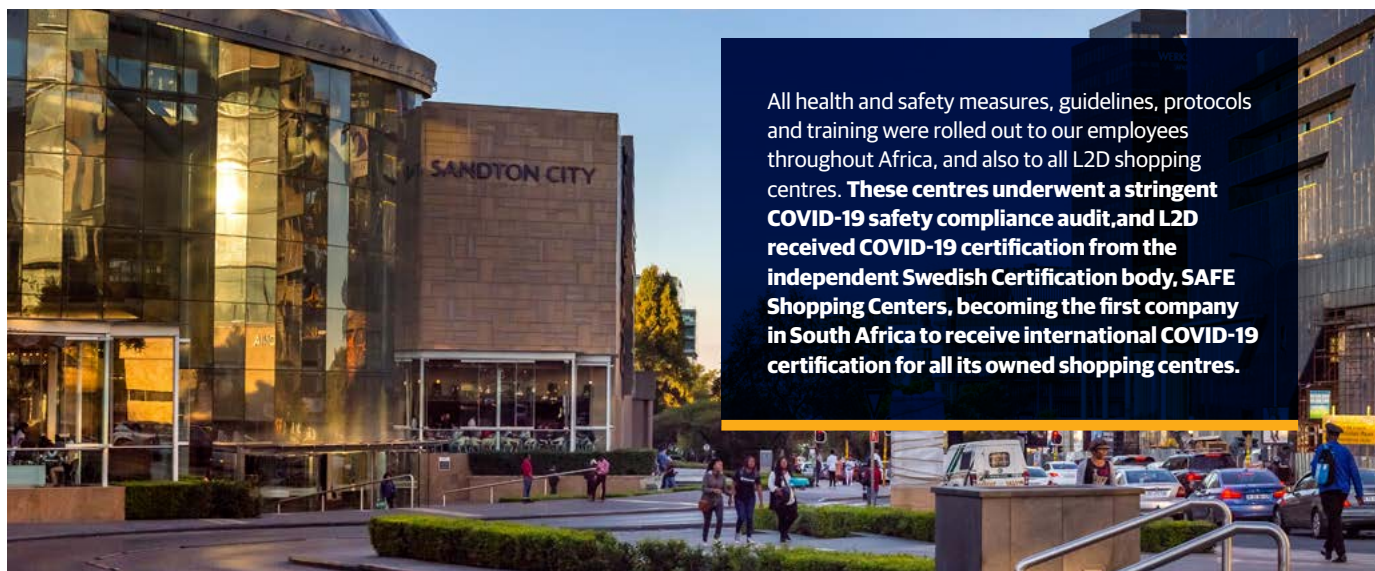
employees infected with COVID-19

±1 080

staff trained in office readiness

198

employees who recovered from COVID-19



All health and safety measures, guidelines, protocols and training were rolled out to our employees throughout Africa, and also to all L2D shopping centres. **These centres underwent a stringent COVID-19 safety compliance audit, and L2D received COVID-19 certification from the independent Swedish Certification body, SAFE Shopping Centers, becoming the first company in South Africa to receive international COVID-19 certification for all its owned shopping centres.**

Driving hope for the people of South Africa

When our **#DriveHope initiative** was launched on 6 February 2020 with a captivating projection on the Southern Life building in Braamfontein, we ignited the Liberty flame in the heart of Johannesburg. With our lifelong promise to improve people's lives inherited from our founder, Sir Donald Gordon – who had a vision to empower South Africans with financial freedom – our #DriveHope initiative embodies our philosophy:

- I will remember the **humanity** in what we do.
- I will help people **leave a legacy** for their families.
- I will make Liberty not just our name but **what we do.**

In the spirit of being "In it with you" against all odds, #DriveHope is ensuring that our purpose continues to shine brightly in the hearts and minds of our clients, employees and the communities we serve as a reminder to all that, at Liberty, we are **"In it with you"**.

Over the past year, which we dubbed **"20plenty"** before we were aware of the toll that COVID-19 would exact on people living under extremely challenging socio-economic conditions, we were able to live up to our brand promise, sharing small acts of kindness that had a considerable positive impact. Throughout the year, Liberty continued to support people through the most uncertain times in recent history, because we understand that hope propels people towards a better future.

When life feels like a lonely road with seemingly insurmountable hurdles, we want people to see #DriveHope as a beacon of light with our #DriveHopeSquad as the torchbearers, spreading hope in dark times. Every South African is encouraged to tell family, friends, colleagues and charities about the help that Liberty offers, via word of mouth, social media and through direct contact with our offices. Our **#DriveHope** team has worked throughout 2020 to make meaningful changes for people who are not reached by conventional CSI initiatives and charitable organisations.

We want South Africans to know that we are with them every step of the way. We understand that times are tough, and we want to be able to help families who are struggling to meet their basic needs. By feeding, clothing and educating children, as a start, we ease a tremendous burden and make life more hopeful for generations to come.



Driving hope for the people of South Africa (continued)



#DriveHope: changing lives, one story at a time

At Liberty, we are proud that the #DriveHope initiative has impacted the lives of South Africans in their time of absolute need. Through the assistance of our #DriveHope squad, a group of Liberty employees who volunteer their time to make a difference, the initiative has reignited a sense of hope in many people from different walks of life. No one story is ever the same, and each one touches the squad differently.

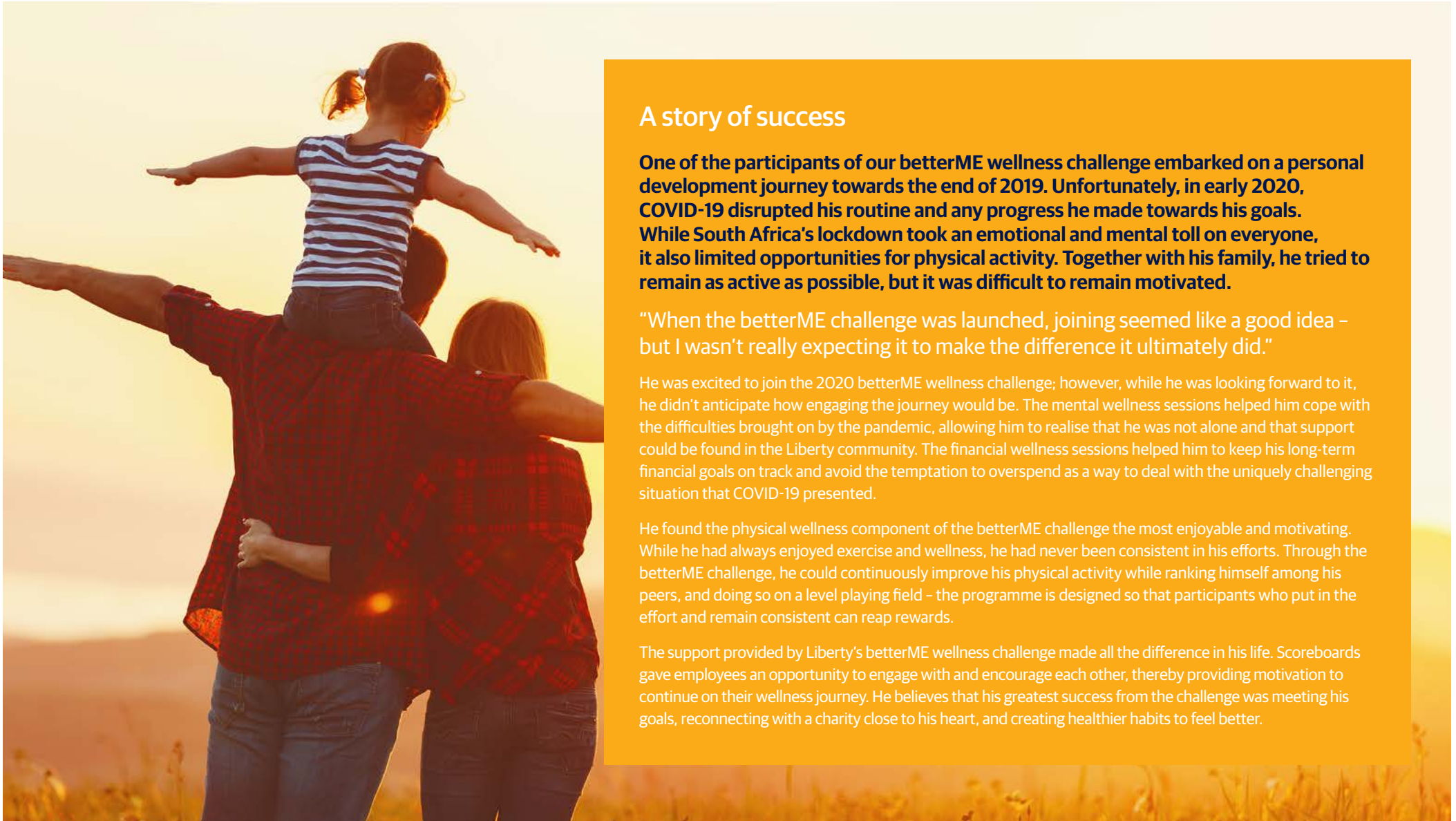
A story that moved our squad members deeply was about Sienna (name changed to protect her identity), a single mother of three. Sienna was widowed at the beginning of the nationwide lockdown in March 2020; feeling overwhelmed with grief, she had the added responsibility of having to raise three young boys on her own without financial or emotional support.

The family lived in a crime-ridden area in Johannesburg, and an unemployed Sienna was feeling hopeless. Sienna was unable to fix the broken windows in their home (which left the family vulnerable to crime and the natural elements), and struggled to pay school fees. As a priority, she had to ensure her boys were clothed and fed, leaving no money for other necessities. With the looming threat of her boys being removed from their school due to non-payment, and the constant threat to the family's personal security, Sienna wrote to the #DriveHope squad for assistance in September 2020.

The #DriveHope squad jumped in to assist Sienna and her family, and helped to give them the sense of security they needed so desperately after their tragic loss. Paying the boys' school fees (including the arrears, and in advance until January 2021), the squad also replaced all the windows in the house and donated food vouchers. Finally, Sienna and her boys could focus on healing instead of survival.

These small glimmers of hope reinforce our faith in humanity. What may seem like an impossible situation can always be solved when people come together to make a difference. #DriveHope is Liberty's initiative to be there – when there is someone around us in need of something small: a hug, a meal, or a month's school fees to tide them over. When we come together, we can be the driving hope for change in our society.

Providing support and motivation through betterME



A story of success

One of the participants of our betterME wellness challenge embarked on a personal development journey towards the end of 2019. Unfortunately, in early 2020, COVID-19 disrupted his routine and any progress he made towards his goals. While South Africa's lockdown took an emotional and mental toll on everyone, it also limited opportunities for physical activity. Together with his family, he tried to remain as active as possible, but it was difficult to remain motivated.

“When the betterME challenge was launched, joining seemed like a good idea – but I wasn’t really expecting it to make the difference it ultimately did.”

He was excited to join the 2020 betterME wellness challenge; however, while he was looking forward to it, he didn’t anticipate how engaging the journey would be. The mental wellness sessions helped him cope with the difficulties brought on by the pandemic, allowing him to realise that he was not alone and that support could be found in the Liberty community. The financial wellness sessions helped him to keep his long-term financial goals on track and avoid the temptation to overspend as a way to deal with the uniquely challenging situation that COVID-19 presented.

He found the physical wellness component of the betterME challenge the most enjoyable and motivating. While he had always enjoyed exercise and wellness, he had never been consistent in his efforts. Through the betterME challenge, he could continuously improve his physical activity while ranking himself among his peers, and doing so on a level playing field – the programme is designed so that participants who put in the effort and remain consistent can reap rewards.

The support provided by Liberty’s betterME wellness challenge made all the difference in his life. Scoreboards gave employees an opportunity to engage with and encourage each other, thereby providing motivation to continue on their wellness journey. He believes that his greatest success from the challenge was meeting his goals, reconnecting with a charity close to his heart, and creating healthier habits to feel better.