Innovation and people drive new ways to support healthcare and retirement?

Providing access to healthcare and a positive retirement are among the biggest challenges today. By investing in technology and the skills of its employees, Aptia enables organisations to help their people live healthy, secure lives.?

Healthcare and retirement are two of the biggest issues facing developed economies. Aging populations, rising costs, lifestyle changes and constrained budgets mean that governments and employers need to find new ways of delivering the benefits that people need and expect to live healthy, secure lives.

At Aptia, our job is to make this happen in two of the world's most significant markets. In the US, we specialise in employee benefits and retirement solutions (of which healthcare is the most expensive and important) and in the UK we focus on pensions and retirement services. Aptia was founded in January 2024 to set new delivery standards and bring fresh thinking to profound challenges.

In the US, healthcare expenses continue to outpace wage growth, placing financial strain on employers and their people. Rising healthcare costs make it harder for employers to balance affordability and the need to attract, retain and motivate employees.

In the UK, half of pension savers aren't saving enough for retirement and one in five faces a retirement in poverty. And more than half of the pension scheme members we look after are now drawing their pensions rather than paying in to their scheme. All these people need support as they make decisions about their financial futures.

The way we live is also changing rapidly as traditional employment models give way to more flexible arrangements, consumer needs and priorities evolve, and technology drives expectations higher for service and transparency. These trends are here to stay as the fourth industrial revolution transforms every aspect of our lives.

At Aptia we are responding by focusing on three key pillars that drive our business: technology, people and clients.

We are harnessing the power of AI, automation and data to offer a faster, simpler and more efficient service to our clients and their people. For example, our digital tools help employees in the US choose the benefits they need and enable employers to tailor benefits to their workforce based on income, gender and other factors. Our systems also help employers reduce costs by integrating hundreds of vendor offers and identifying ineligible dependants.

In the UK we are developing digital and automated services to simplify and smooth the experience for pension scheme members when they engage with their pensions. We are also automating payrolls and other processes and developing a solution for digitising scheme records to make pension plans more efficient and reduce risks.

Workplace benefits and pensions are ultimately people businesses – and we are investing in our own people to make sure we deliver on our promises. All our employees, from frontline staff in the UK and US to our support operations in India and Portugal, own a stake in Aptia. And we invest in our people's continuing development – for example, by developing a new industry standard qualification for all employees working in pensions

administration.

There will be no let-up in the pace of change faced by the organisations we work with. But the power of technology and the commitment of our employees will enable us to support them and the people they serve.??

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