

Enabling Total Wellness Outcomes

Thank you for Subscribing!

Order Summary

Basic R 90.00

Total R 90.00

Discount Code

Account Information

First Name

Avishal

Last Name

Seeth

Email *

avishals@email.net

Phone

+27 11 435 5592

Payment Information

Card Number *



Expiry *

Month



Year



CVV *

 (Last 3-4 digits)

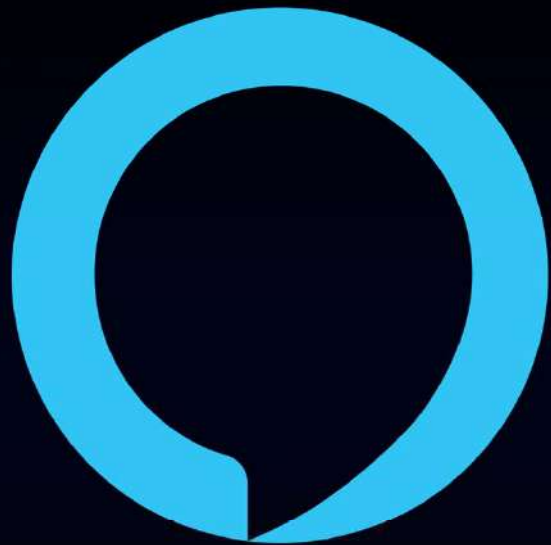
What makes you choose us?

We offer our service not only with responsibility but also with great joy and ecstasy. We strive for the satisfaction of our customers and we take pride in giving you the best service. We ensure that our service is delivered in time and get the best compliment from our customers.





Siri

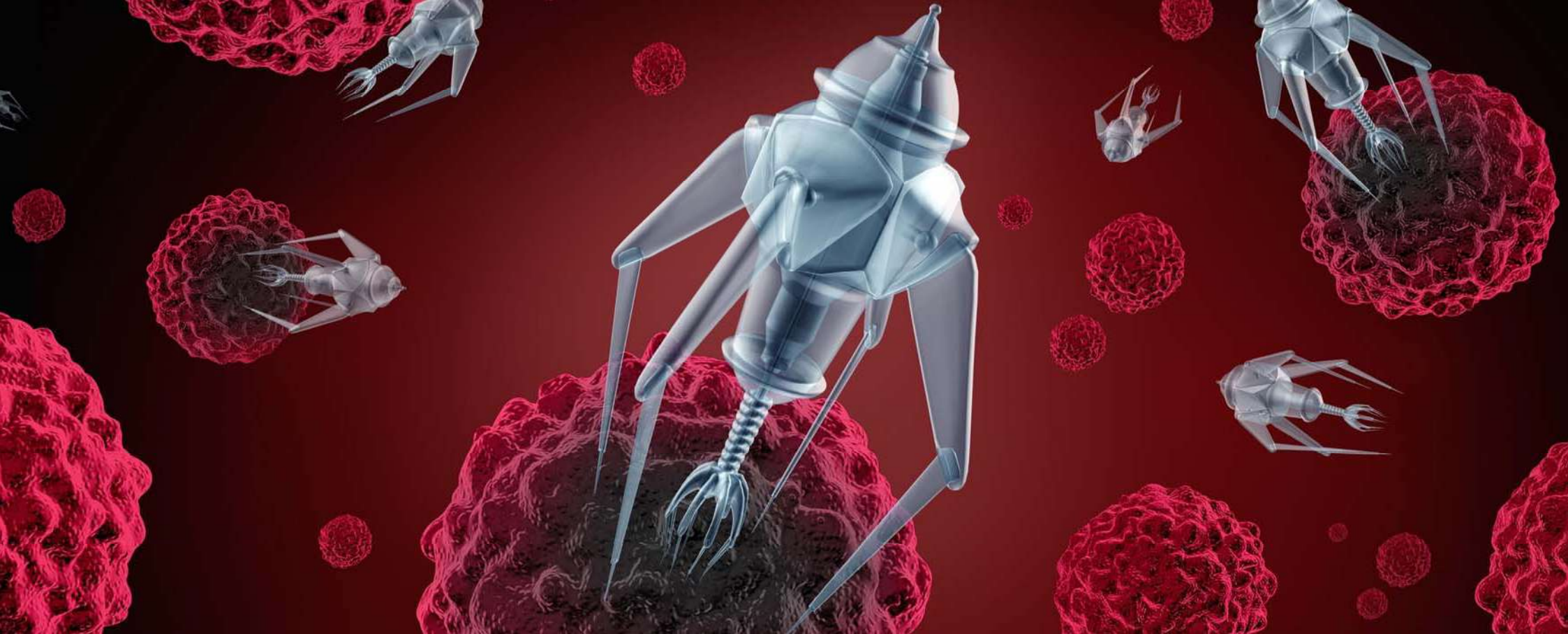


alexa



Bixby



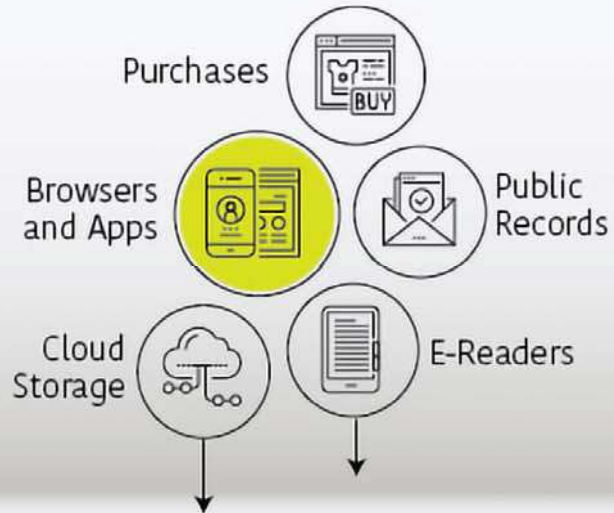


**THE
MULTI-BILLION
DOLLAR**



**PERSONAL
DATA
ECOSYSTEM**

During the course of everyday life, devices, service providers, and retailers are tracking every move you make.



This data is taken from many sources by data brokers and used to construct a digital profile of you.



Data Collection



Contact Info



Purchases



Relationships



Preferences



Content Logs



Browsing / Search History



Finances



Biometric Data



Location Data



Call Records

Purchase data is valuable to advertisers, and it's impossible to truly opt out.

Companies use email, post, and chat content to help target ads

Strict protections on this type of data. For now.



Publicly available information



Loyalty programs are a big source of data. Even offline purchases are tracked.



Facebook's userbase of over 2 billion people, combined with the prevalence of tracking pixels and like buttons, means the company learns a lot about its users.



Between search, analytics, Chrome, Android, Gmail, and more, Google collects a massive amount of user data.



Proxama uses Bluetooth beacons to collect location data from busy public spaces.



Data Aggregation



Customer Profiling



Access to \$3T in consumer transaction data.

Profiles of over 2 billion global consumers.



Financial History



These data brokers focus more on targeted marketing and advertising.



These data brokers focus more on credit reporting and risk assessment.



WHAT THEY KNOW

acxiom

Over 700 million profiles

ORACLE

2 billion customer profiles

32 years old Male College Degree Manager **Basic Info**

Basic Info 32 years old Male College Degree Manager

Personix Cluster: Apple Pie Families

Christian



Married
Expectant Parent



Political Views

InfoBase Ethnicity Code



Trust Flag



Home Owner, Detached Home
Purchase date: 2008 1925sqft Pool present



Cholesterol Focus
Allment Rx Online Propensity Score



Last online order date
Offline orders \$50 - \$99



One child
5 years old
Expectant Parent



Income, Debt
Estimated Net Worth



Recent Purchases

Family Sized Oreos Frozen TV dinner
Chick-fil-A Cinnamon Toast Crunch



Interested in:



Action Movies
Military / Marines



Mortgage Refinancing
Home Renovations



Cholesterol Focus
Allment Rx Online Propensity Score



Last online order date
Offline orders \$50 – \$99



Bank Card Utilization Index
Economic Stability Indicator
Discretionary Income Score



New Vehicle Brand Affinity Rank: Ford
Vehicle Propensity: F150



Outdoor: Fishing



Spectator: Baseball



Vacation Type: Resort



Action Movies
Military / Marines



Mortgage Refinancing
Home Renovations



Buying Power

Political Issues: Immigration Abortion
Homeland Security Taxes

Searched For:



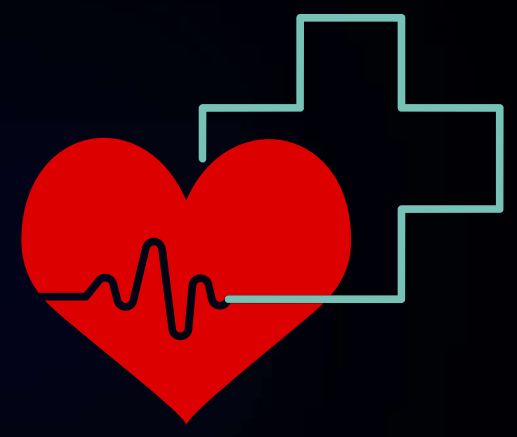
Allergy Relief Military bases in Ohio
Car Rentals Miami Boycott

MasterCard Paypass



Visa Travel Rewards







> 50%

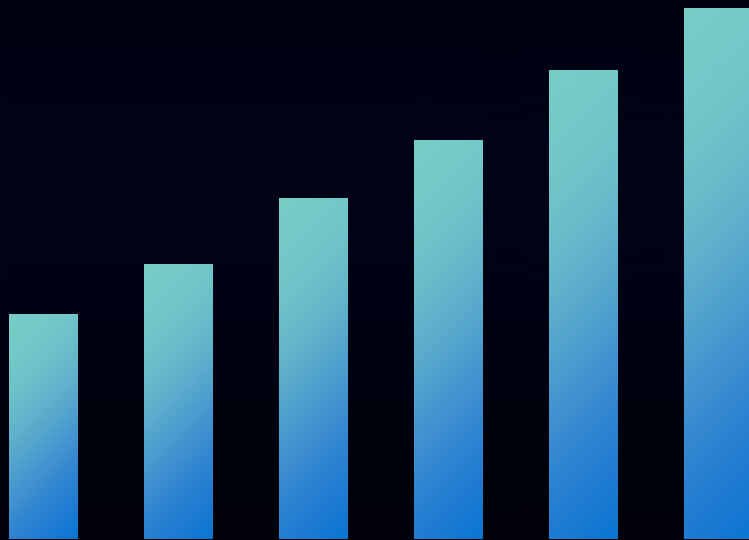
- Shorter stays in hospital
- Fewer admissions
- Lower healthcare costs
- Less traumatic for members and families
- Less personal financial burden
- Higher degree of insurability
- Able to access life insurance cover with fewer (if any) restrictions

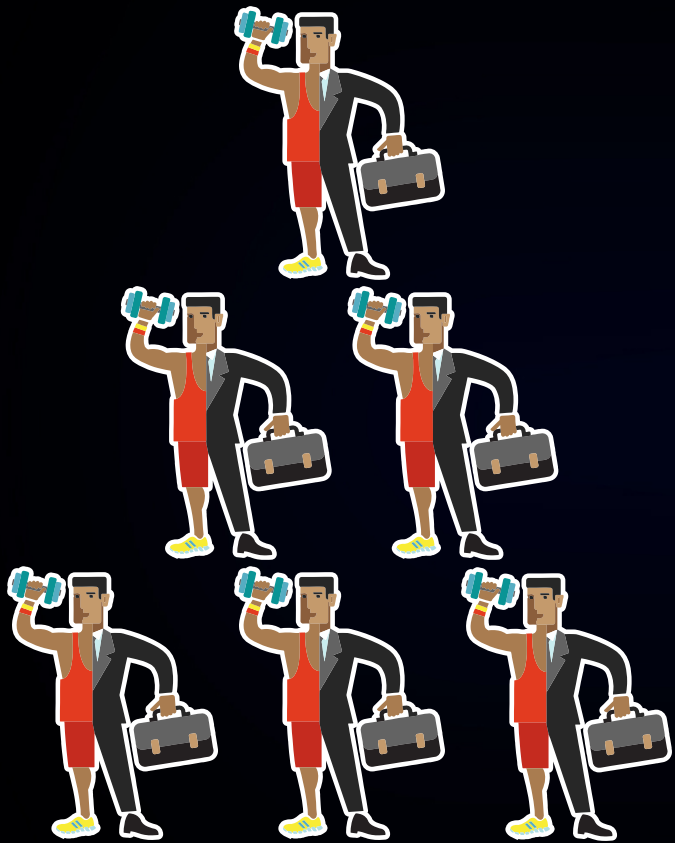
- Change in behavior

- Better nutrition
- More exercise
- Less smoking
- Lower alcohol

- Returns

- 2 – 6 times

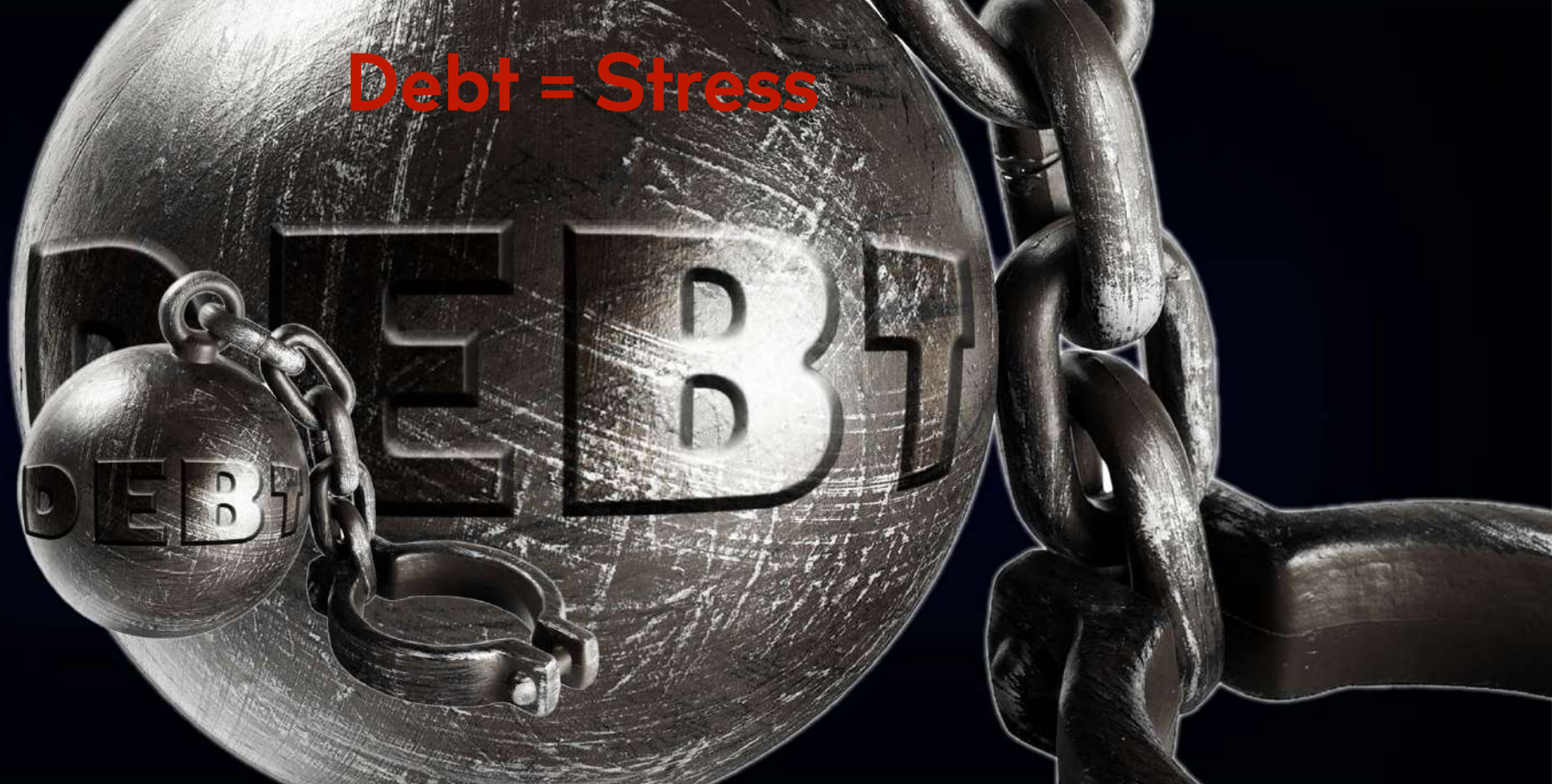




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Debt = Stress



Stress = Smoking, Weight Gain and Drug Abuse



Cause and effect

- 45% of employees in PWC survey indicated that financial issues were leading cause of stress
- 73% of respondents in Sanlam Benchmark Research experience financial stress
- Both mental and physical health affected



pwc

Sanlam

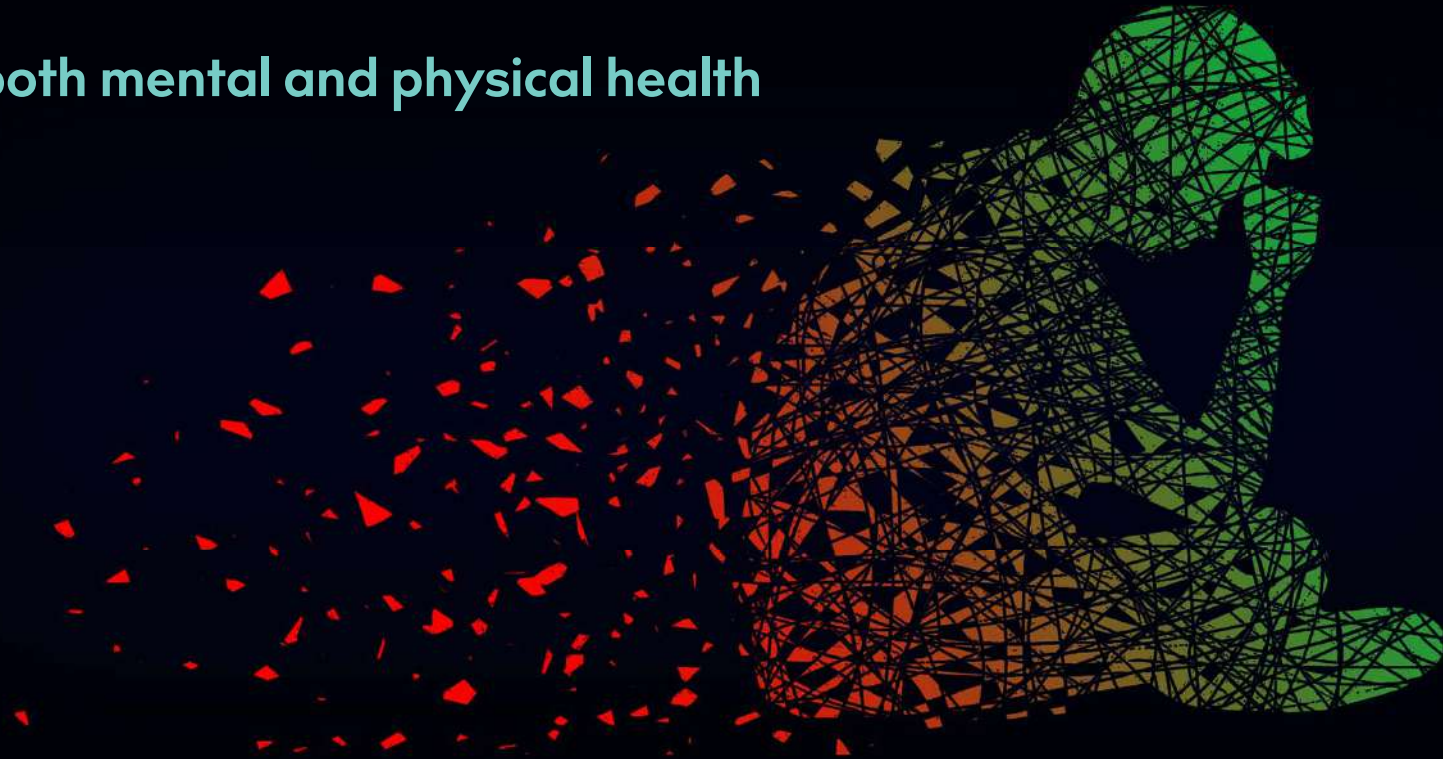
benchmark symposium

hindsight

foresight

2017

Debt affects both mental and physical health



Bad Debt vs Good Debt



Debt is the Key Issue

- High Glucose
- High blood pressure
- Migraines (3x)
- Heart disease (2x)
- Fatigue
- Restlessness
- Ulcers
- Digestive tract problem (3x)
- Severe anxiety
- Suicide ideation
- Depression (5x)
- Anger
- Helplessness

Debt is a Lifestyle Disease







Case Study

- Combine Health, Consulting and Actuarial expertise
- Identify lead health and financial indicators
- Impacting productivity

- Found correlations between
 - Financial circumstances;
 - Mental health;
 - Physical health; and
 - Productivity.

Key Insights

- Earning weekly wages rather than a monthly salary is a lead indicator of the degree of absenteeism
- The absolute value of an employee's salary is inversely correlated to absenteeism
- The intensity of an employee's illness is positively correlated with their financial indebtedness

Key Insights

- The structure of the employee's package is correlated with absenteeism and physical wellness
- What an employee spends their money on is a lead indicator of mental wellness
- Employees with lower monthly contributions to financial instruments and lifestyle (retirement savings, insurance, gym, etc.) had a positive correlation with being mentally unwell

Primary = Prevention

Secondary = Prevention of further debt

Annual saving of R 10M

Funding of Interventions

- Return is compelling
- Providers fund costs
 - Basket of services purchased
 - Payback through reduction in mortality, morbidity and healthier outcomes

Success Factors

Excellent Communication

- Industry has been historically poor
- Communication has focused on Boards rather than members
- When is the last time you asked your members what they would want in terms of communication?
- A disconnect exists that must be acknowledged and addressed ASAP

Success Factors



- Convenience of interventions (accessibility and time)
- Public buy-in from Leaders
- Utilising existing infrastructure (leverage service providers)
- Continuous evaluation and feedback



Support systems

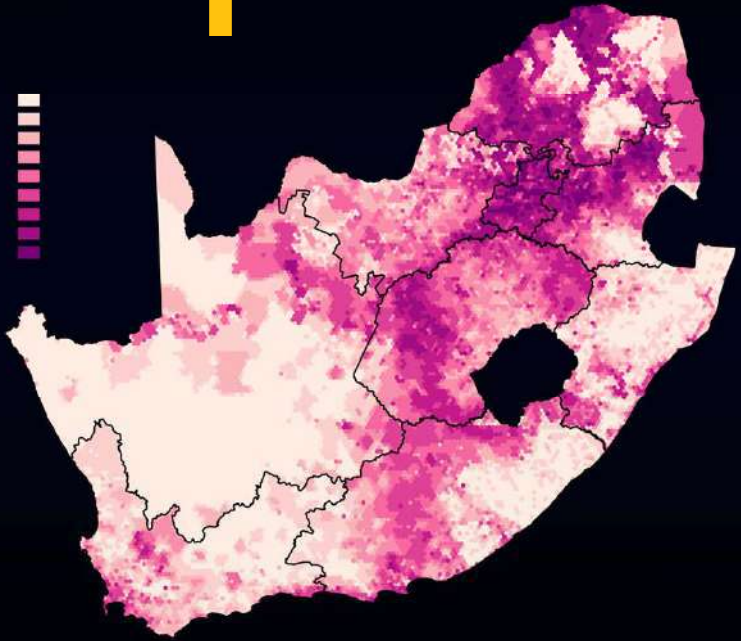
- On site medical clinics
- Access to psychologists
- Debt counselling
- Financial advice
- Family counselling

DAY ONE → DAY TWO

Day Two

Total Wellness Outcomes

Debt is an epidemic



Total Wellness Outcome Programme