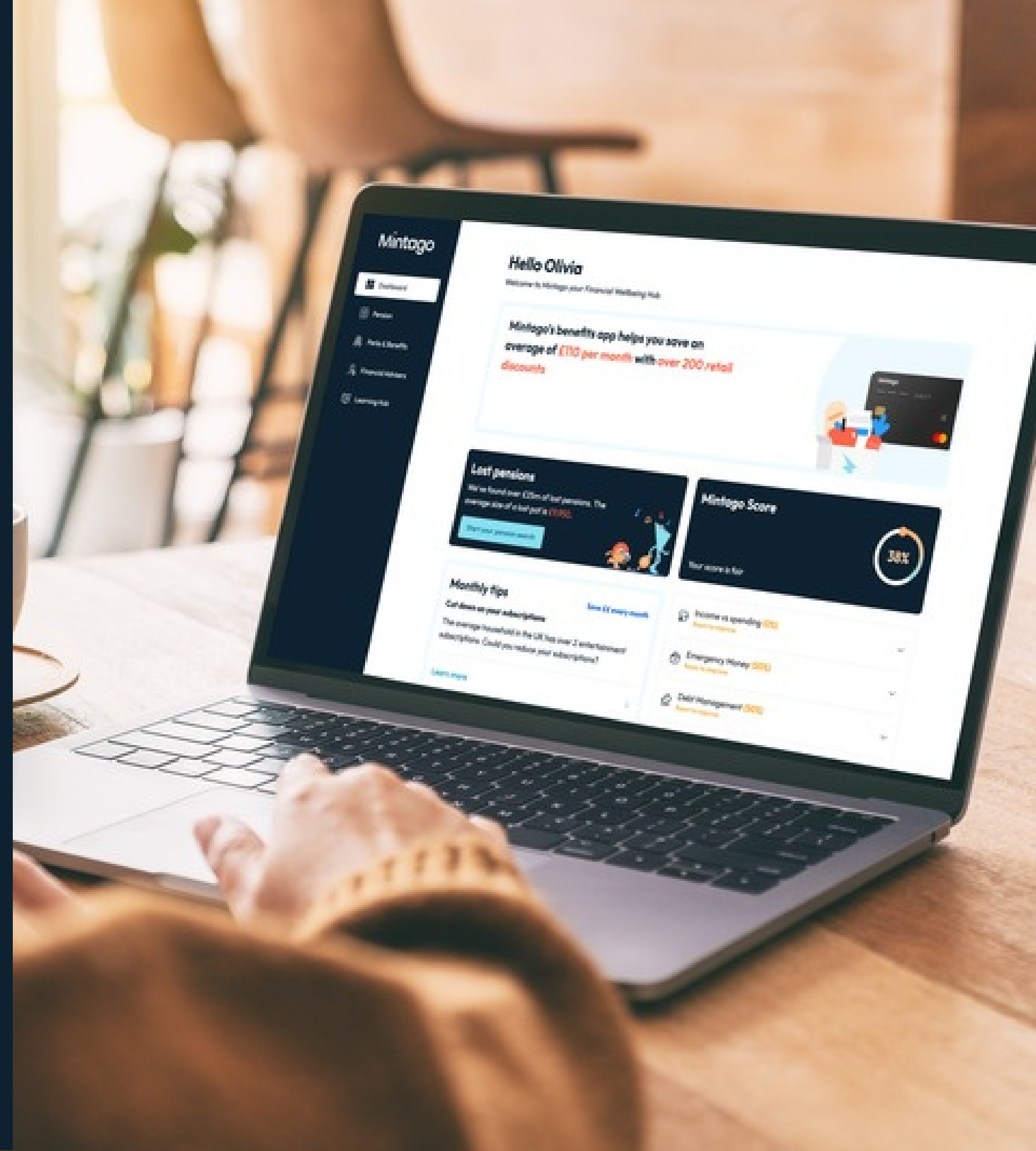




Comprehensive financial, physical & mental support

Helping your employees master their finances and health, so they can focus on what matters most to them – at work and at home.

June '26



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- Learning library and masterclasses

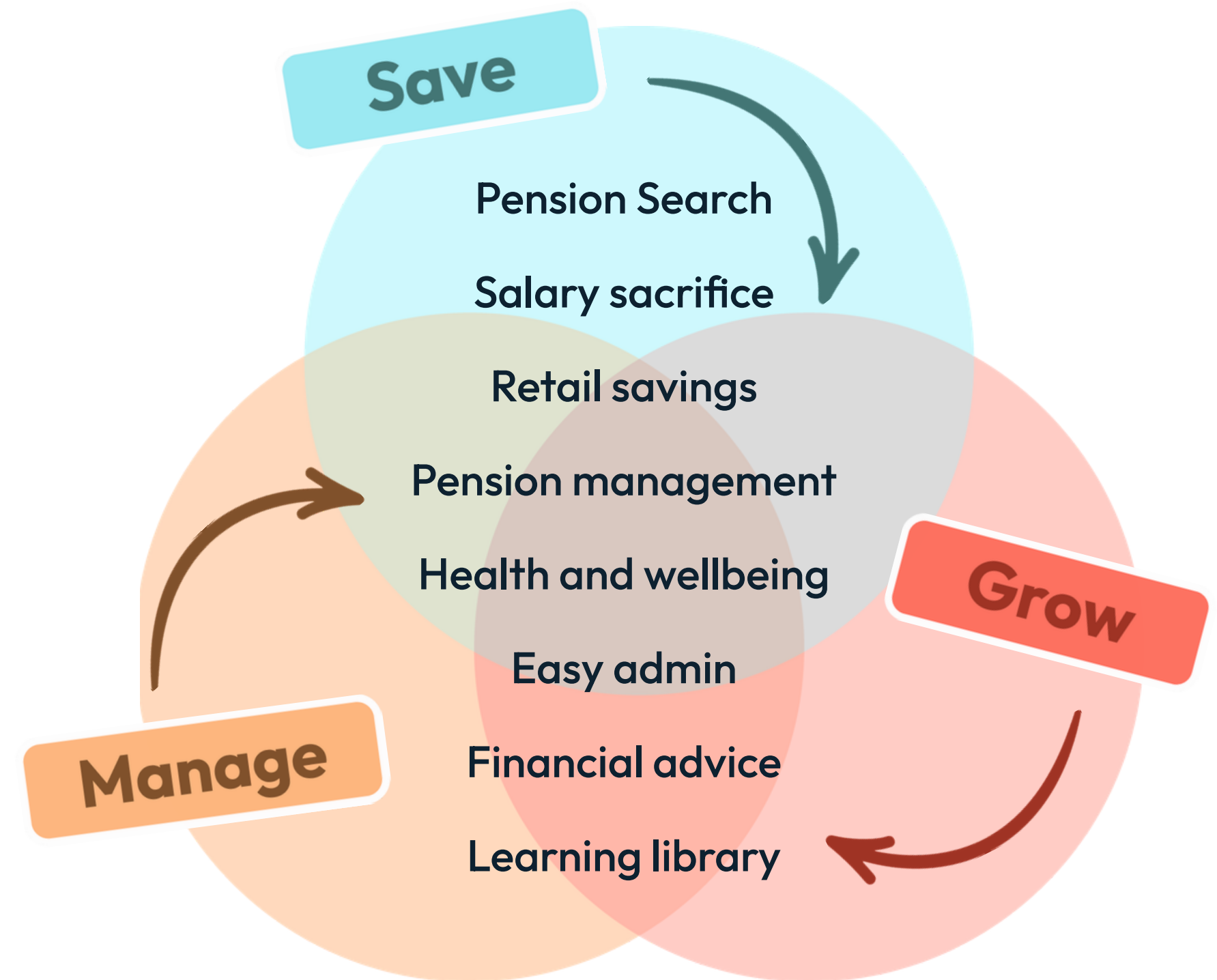


One platform. Complete support.

The only benefits platform growing businesses actually need – impacting every employee, from graduate to director, covering everything from personal finance, health & wellbeing, family support and lifestyle.

- **UK leading in-platform salary sacrifice options:** savings for your business & your team
- **Admin sanity** and benefits consolidation for busy HR teams – all in one platform.
- **Benefits for everyone:** finance, family and health – supporting every life moment, every life stage, every salary band.

Mintago
Financial freedom starts here



Everyone wins when you invest in financial, physical & mental wellbeing



Boost employee retention

Give your employees another reason to stay, with benefits that make their pay go further.

DID YOU KNOW?

13 million work days are lost to poor financial wellbeing every year.

Improve pension management

Make it easy for your employees to find and track pension pots, or get advice on saving for retirement.

Reduce sick leave

Ease the pressure of financial stress and anxiety with benefits that tackle money worries head on.

Improve quality of work

Help your team do their best by turning the volume down on distracting money worries.

Attract top talent

Make your job ads stand out from the pack by offering more than just a paycheque.

Increase benefit uptake

Help your employees discover their existing benefits by highlighting them on Mintago.

DID YOU KNOW?

32% of employees say they struggle to focus because they're worried about money.

Everyone wins when you invest in financial, physical & mental wellbeing



Improve focus

Give your employees the space to focus on their work and personal development.

Increase productivity

Help your employees tackle financial distractions and even get a better night's sleep.

Improve mental health

Reduce the impact of financial stress on conditions like anxiety and depression.

Boost job satisfaction

Show your employees their work is valued by genuinely improving their wellbeing.

Build better habits

Make it easy for your employees to learn how to manage their money.

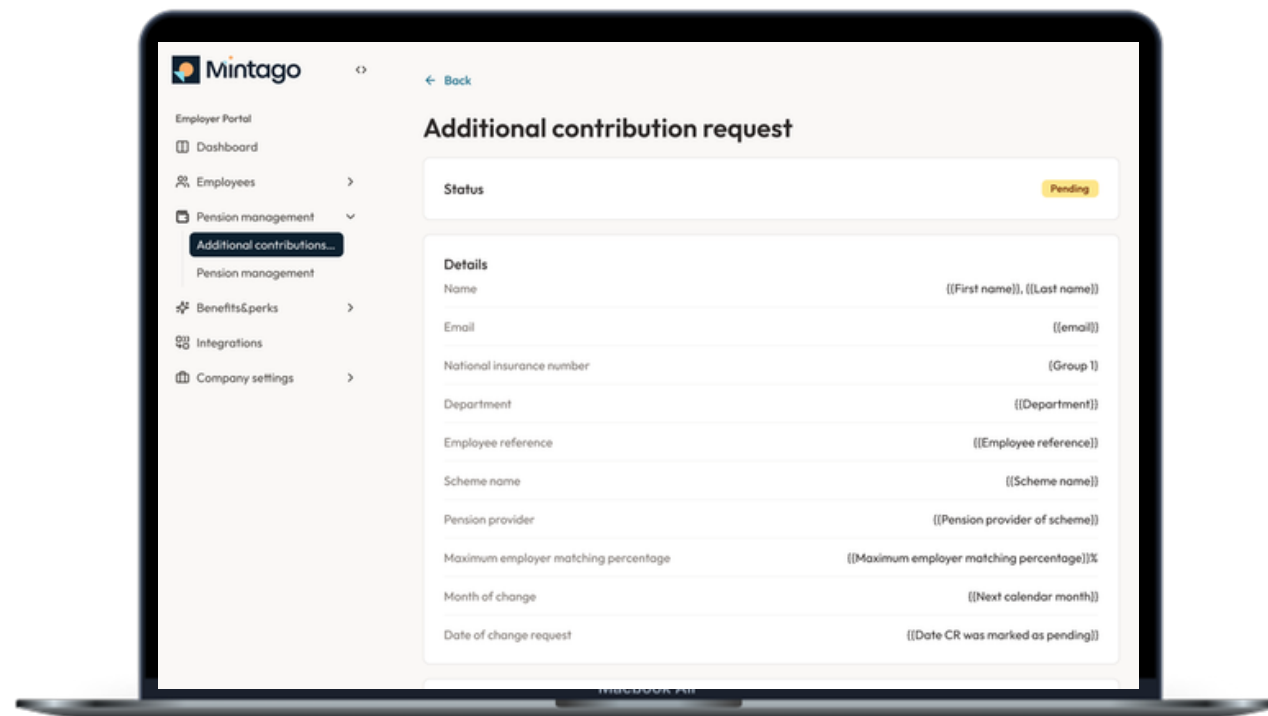
Future-proof wellbeing

Join a platform that keeps up with new solutions and advances in the market.

A new home for your financial wellbeing benefits

Your admin portal

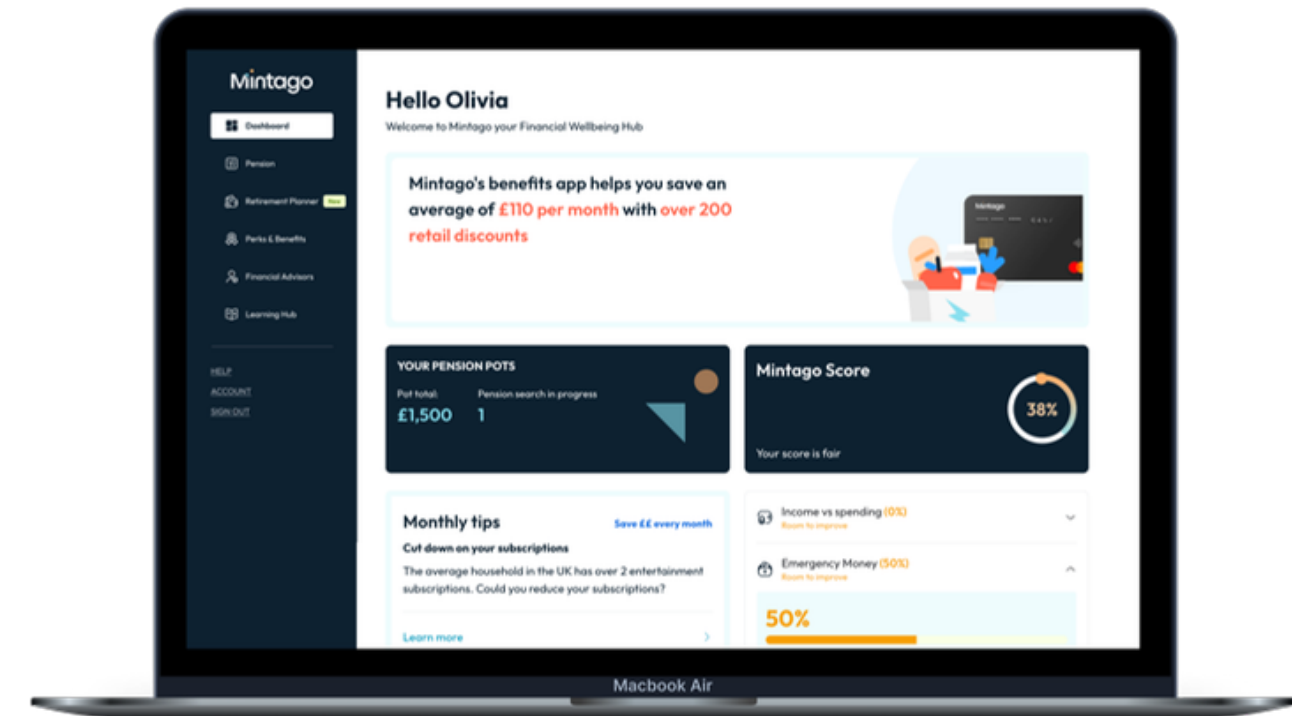
Here's where you can manage employee accounts, accept or reject salary sacrifice requests, view pension contributions and more.



Your employee portal

This is what your employees will see when they log in to Mintago. From here they can track their financial progress, request advice and find all the benefits included with your package.

Learn more in your employee welcome guide



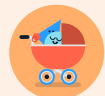
Salary sacrifice

Salary sacrifice lets your employees swap a portion of their salary for a non-cash benefit – like childcare, pension contributions, or a bike for commuting.

The amount each employee swaps is deducted directly from their salary and not subject to National Insurance. Employees get to keep those N.I savings. Some benefits also offer tax savings – and some can even save your business money!

 **Mintago has more salary sacrifice benefits than any other UK provider.**

Childcare



EV



Travel



Cycle to Work



EV Charging



Pension



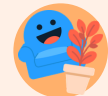
Tech



Mobile



Home & Garden



How it works

Employees request the salary sacrifice benefits they want



You complete the required checks and approve the request



You advise payroll of the deduction and they assign it as a salary sacrifice



Your employees receive their benefits



Employees see the new deduction on their payslip



Salary sacrifice: How it works

Some salary sacrifice benefits can save your organisation money.



Choosing salary sacrifice benefits with “employer savings” can reduce your Employer National Insurance Contributions (NIC). The more employees that sign up, the more you save.

The rate of Employer’s National Insurance Contributions (NIC) **increased to 15%** in April 2025.

Your responsibilities

As an employer:

- ▶ You must make sure every employee’s salary remains above the National Minimum Wage after salary sacrifice deductions
- ▶ Employees need to sign new employment contracts to acknowledge their adjusted salary
- ▶ You must report any taxable benefits to HMRC (either via payroll or P11D/P11D(b))



Adding salary sacrifice to your benefits offering can be a great way to offset the rise in NIC.

Salary sacrifice savings

Mintago has the most comprehensive choice of salary sacrifice schemes in the UK



Childcare

Save at most UK nurseries. Combine with government allowance for extra savings.



Pensions

Build bigger pension pots by making your contributions worth even more.



Cycle to Work

Save money and stay fit with savings on bikes and accessories. Perfect for commuting.



Tech & Mobile

Refurbished phones, laptops and tablets at a fraction of their usual price. Save big on the latest tech.

Electric Vehicles

Save on electric car leases and drive green for less. All major makes and models included.



Travel

Save on flights, hotels, package holidays and more. All major airlines and destinations included.

EV Charging & Optional Charger Installation

Top up your electric vehicle for less with savings every time you charge.



Home & Garden

Help staff to spread the cost of life's most expensive purchases from Currys and IKEA.

Employer savings! →

Pension dashboard

This is where your employees can plan for their retirement – and track progress against their goals

Pension Search

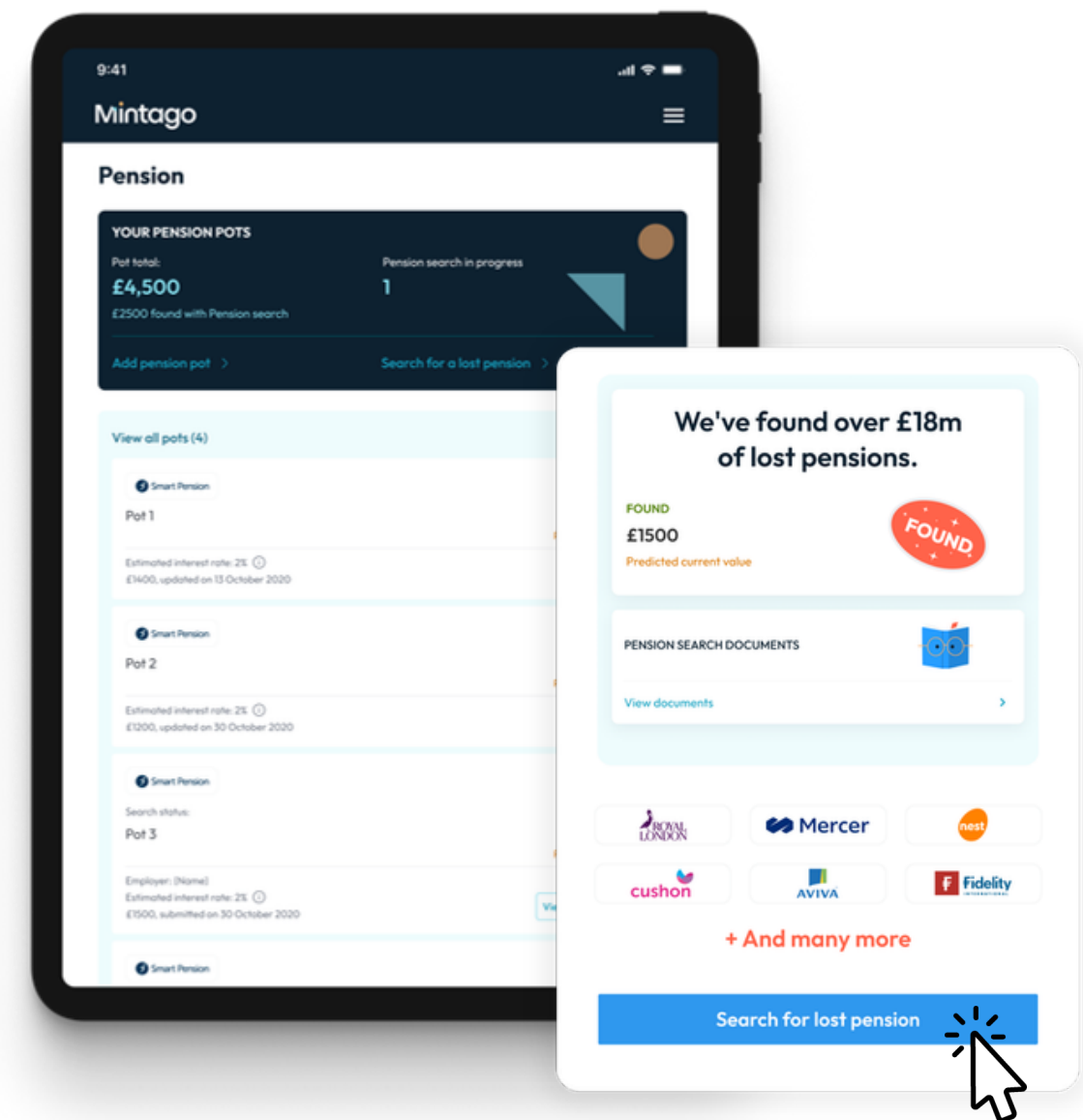
- Search for lost pension pots from previous employers
- See all your pension pots in one place
- Request advice on how to consolidate and invest your pots for the best return

Retirement Planner

- Set your retirement age and savings goals
- Check how much you're projected to have saved by the time you retire
- Check if you're on track with an easy-to-read graph
- Automatically adjust contributions to meet your goals

Design your retirement

Your employees can play around with the sliders in Retirement Planner to see how their monthly contributions affect their overall retirement fund. By setting a realistic goal and adjusting their contributions, every employee can guarantee the retirement they want.



£68m+ of lost pensions already found!

Why do we have such a high success rate?

Mintago

- ✓ Unbiased – we allow your employees to decide which pots are worth combining
- ✓ Employees can request independent financial advice about how to combine and invest their pensions
- ✓ Employees can view all their pensions from a single dashboard
- ✓ The most comprehensive pension search service

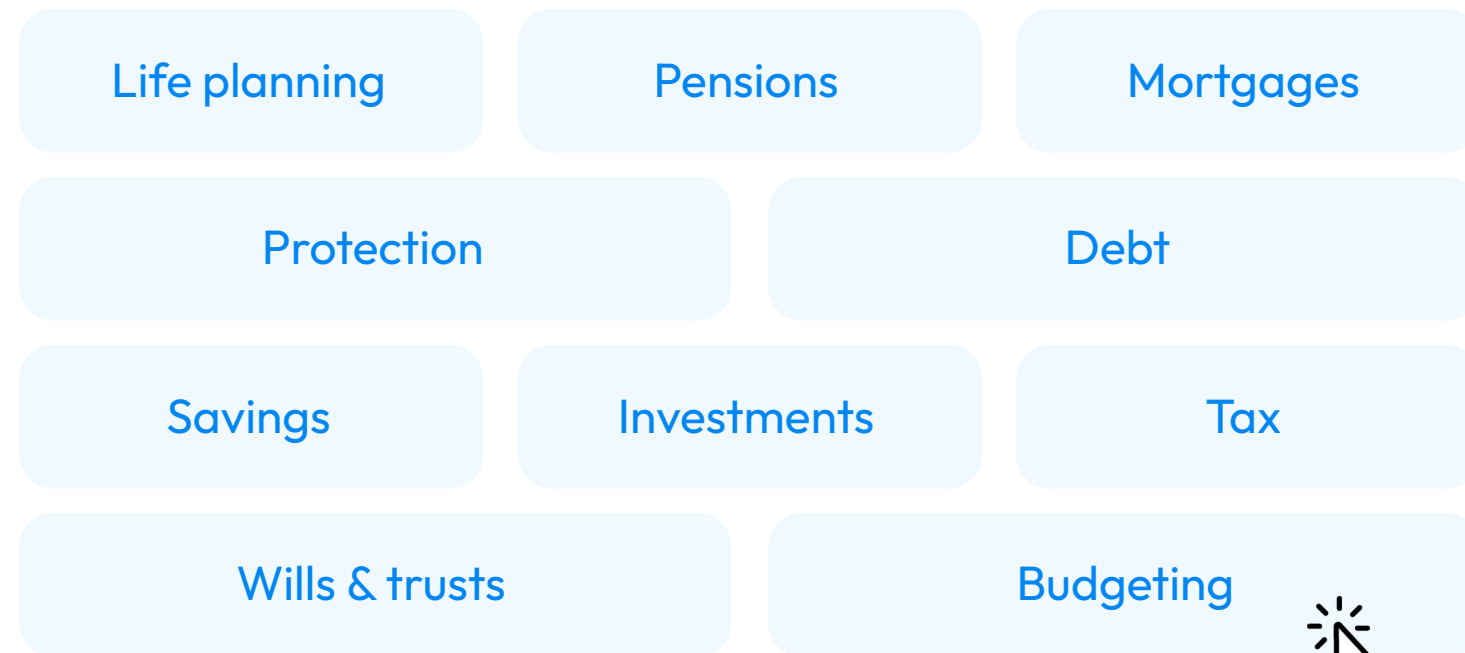


OTHER PROVIDERS

- ✗ May be biased – some providers may earn commission when they recommend combining pensions, regardless of whether it's a good idea
- ✗ May not give your employees a choice about combining their pensions
- ✗ May require logging into multiple dashboards
- ✗ Pension funds could be competing with others and may not be effective

Free access to financial advice for your employees

Support your employees through financial difficulties and help them plan for the future.



Shopping discounts

Give your employees more for their money with easy-to-use discounts from some of the UK's best-loved brands.

Food and drink



Fashion



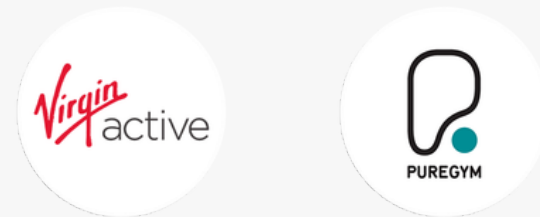
Supermarkets



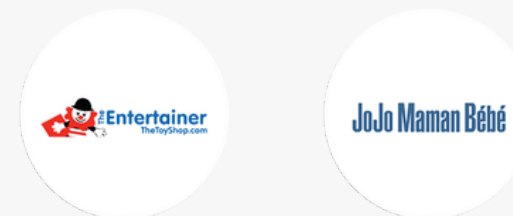
Cinema and theatre



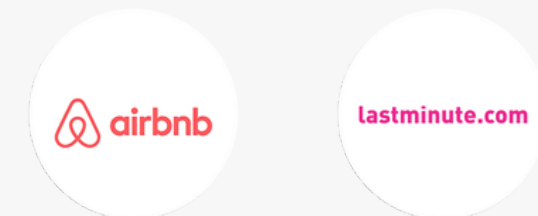
Gym



Family



Travel



Beauty



Entertainment



Home and garden



Health Rewards & Discounts

Unlock a world-class marketplace of 300+ health and wellness services, from blood tests to fitness apps, at exclusive discounted rates.

Access & savings to:

Fitness & Lifestyle

Health Tests

Physiotherapy

Chronic conditions

Mental Wellbeing

Women's Health

And more...



+300 health benefits for every need or life stage

- Comprehensive options for a diverse workforce, from fitness discounts, menopause support, or family and child development resources.

Reward your team with premium access to nutrition experts or elite fitness programs.

- Employees can pay for services directly, or you can set a wellness budget per employee (e.g., £50) and upload it to their wallet.

Pick and choose what works for you and your team

- Popular options include Virtual GP, EAP, counselling sessions, physiotherapy. at home blood tests, or personal nutrition programs.

Fast virtual GP access for everyone

Give your employees, their partners, and children 24/7 access to a fully qualified GP when they need it.

Reduce absenteeism

There's no need to stay sickly for days or book a half day to see the doctor. Employees can get access to a medical professional in 24 hours.



What's included?

Fast access to a registered GP

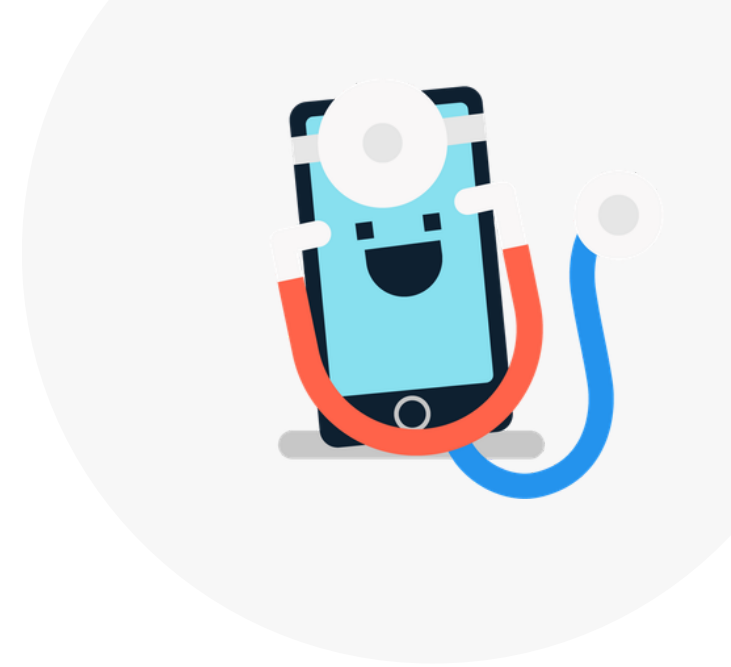
- Support from a qualified GP, via phone and video, 7 days a week.

Electronic private prescriptions

- Doctors can issue private prescriptions that can be delivered via email, or to a nearby pharmacy.

Easily share photos and documents

- During consultations, photos and documents can be easily shared with the GP directly through the platform.



Confidential support for all your employees

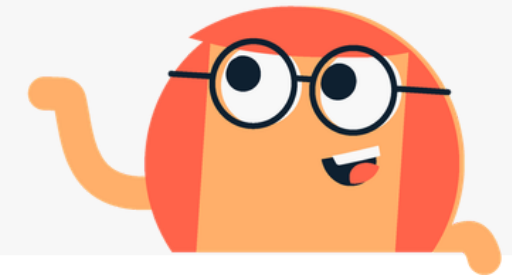
Our Employee Assistance Programme (EAP) gives all your employees access to confidential support from a team of accredited counsellors and specialists.

What's included?

- Immediate access to qualified counsellors 24/7
- Cover for both employees and their families
- 6 sessions, per issue, per year

Get advice about...

- Family issues
- Relationship difficulties
- Health and wellbeing
- Bereavement
- Stress
- Anxiety
- Emotional problems
- Financial and debt support
- Legal support



Most EAP providers don't offer legal support – but we do!



Elderlycare support & funding

The UK's only complete elderlycare benefit combining care experts with financial advisers



UNDERSTAND CARE

- Care needs assessment and crisis guidance
- Entitlement discovery, application support
- Video and phone consultations



FIND CARE

- Care sourcing and matching (care homes & in-home carers)
- Contract reviews (avoiding costly terms)
- Quality assessments and provider coordination



FUND CARE

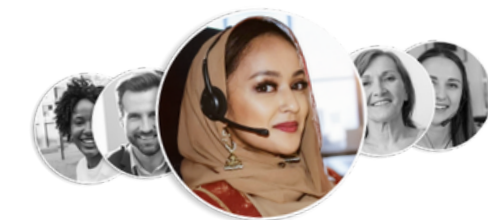
- Later-in-life and care fee planning
- Maximising entitlements
- Inter-generational planning

STEP 1: Care experts

Unbiased, hands-on support

STEP 2: Funding experts

Later-in-life specialised funding advice



Care Expert

Book a call



SOLLA Certified Financial Adviser

Book a call

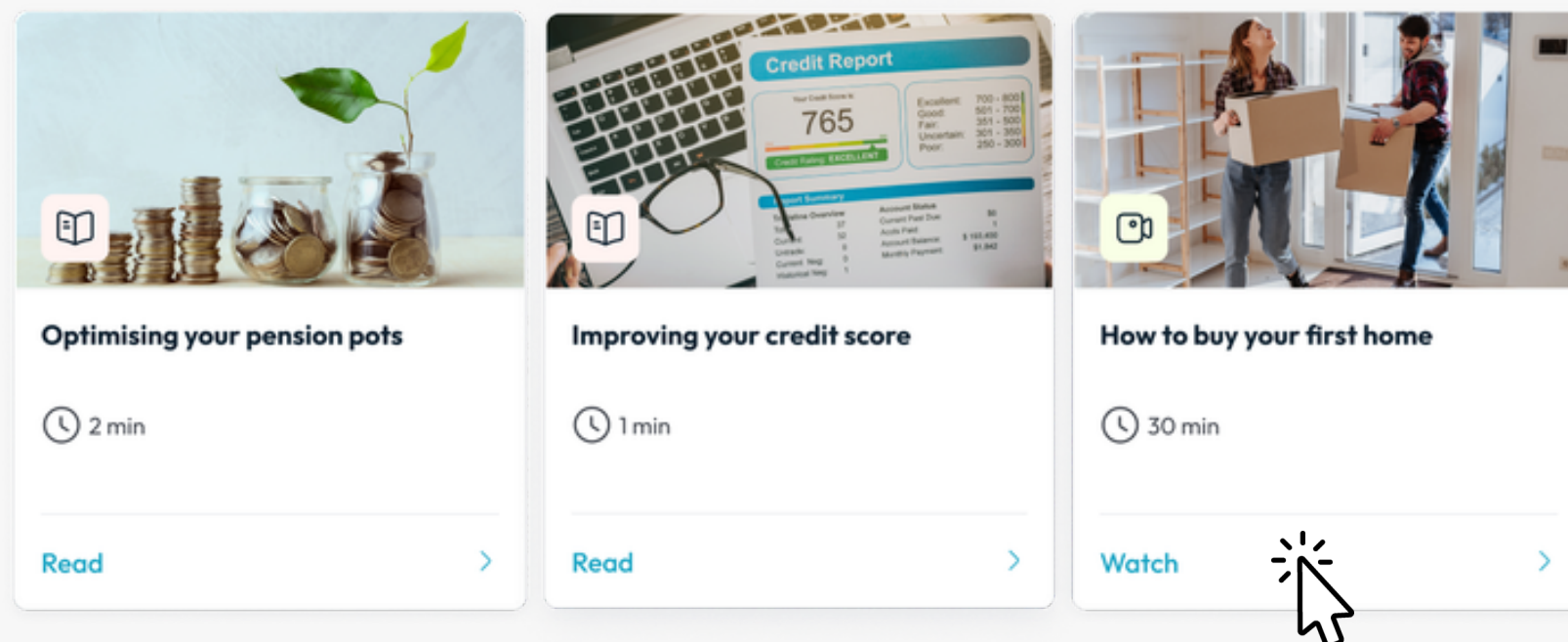


Learning library and masterclasses

Help your employees learn new skills and gain financial confidence. Our educational resources make it easier for your team to navigate the complex world of finance.

Learning library

A collection of essential topics broken into bitesize chunks. Employees can choose any topic and learn at their own pace.



Masterclasses

A chance for your employees to learn from financial experts. These in-depth classes cover a range of important topics.

Previous masterclass topics include:

- Why you should invest in a pension
- Building personal wealth
- Setting personal and financial goals





Comprehensive support for your
business and your team

Book a quick call to learn more

Find out more at: www.mintago.com

Give us a call on: 0207 117 2548

Or drop us a line at: contact@mintago.com

