amazonbenefits Canada



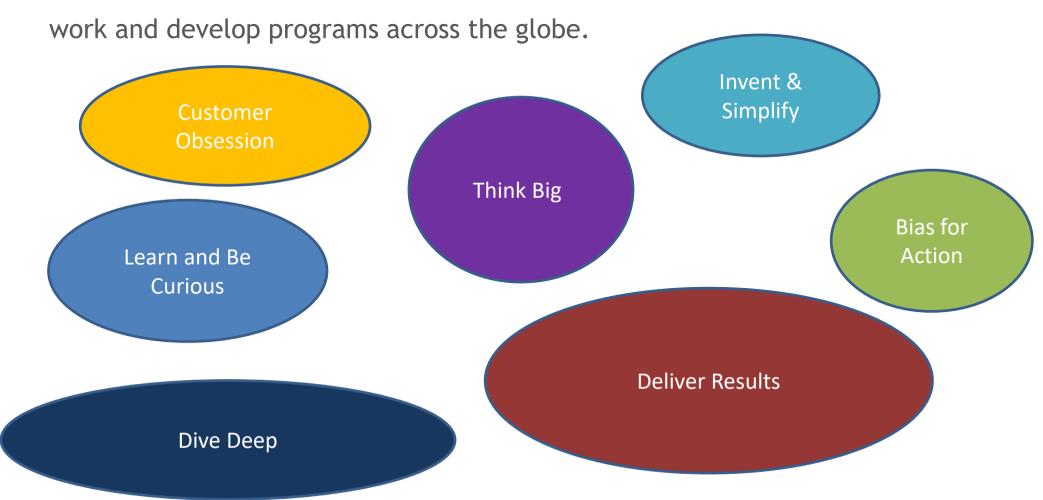
Adam Watson-Smyth

Benefits Program Manager, Amazon Canada



Did You Know

Amazon currently has 16 Leadership Principles which are the foundation of how we







- ■A number of buildings across the globe are named after the airports they are nearest to
- In the US alone we have over **1 mm** employees and approximately **800,000** have full benefits. In Canada all but seasonal employees participate in benefits including our retirement plan
- Average age of an Amazon employee is 37 across Canada
- Not all Amazon big box buildings you see are Fulfillment Centers but are logistics and sorts centers







- ■The delivery divers aren't actual Amazon employees but are also provide a full suite of benefits comparable with our own
- Amazon includes a white glove service which enables us to deliver packages within 2 hours if requested by the customer
- Amazon employees can take ownership andwrite a benefit paper for review by the Benefit Team







Who We Are

Amazon Global

- Operates in 60+ countries
- ■1.5 million employees
- ■40+ Companies & 500+ Entities
- Average expansions across the global are 20 per year not including M&A's

Amazon Canada

- **11** Entities
- ■55,000 employees increasing to 70,000 during peak and Prime Day































Evolving Approach to Benefits...Always "Customer Obsessed"

Traditional Plans

Physical Wellbeing

Mental Health Financial Wellbeing





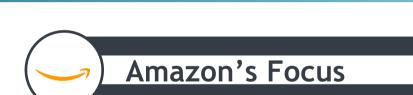


Our Benefit Philosophy

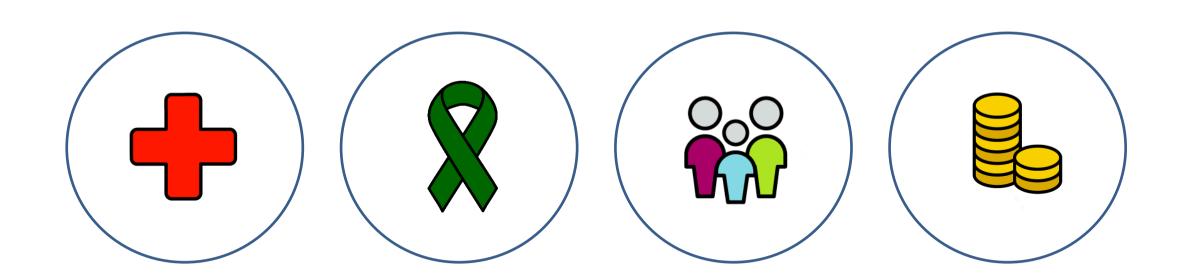
Egalitarian Approach

"relating to or believing In the principle that all people are equal and deserve equal rights and opportunities"





Wellbeing Pillars







Understanding our Employees

- Conjoint Surveys (Amazons Science Team)
 - Roadshows
 - **Combined Utilization Reports**
 - **Focus Groups**
 - **■**Voice of the Customer
 - **External Resources: Market Trends and Analysis**

- Income
- Location
- Education
- Overall Benefit Knowledge
- Diversity



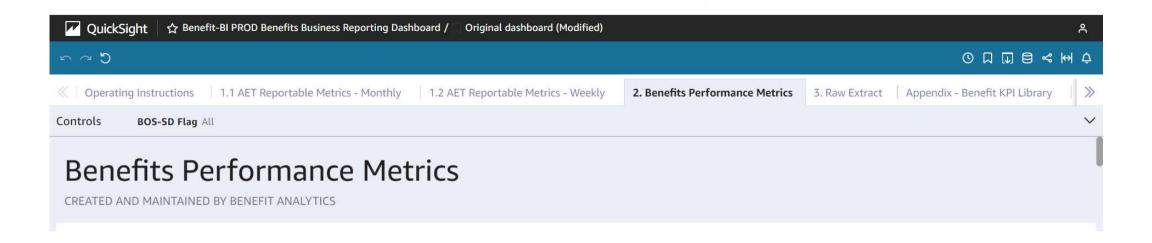






Putting it all Together

- Multiple mechanisms that provide data to drive benefits across Amazon
- Needs vs Costs
- **Best Practice**
- Compliance in each country (Province/Government/ESA)
- Work counsels or CBA's









"...is the extent to which you can comfortably meet all of your current financial commitments and needs while also having the financial resilience to continue doing so in the future"

Government of Canada

More importantly, it is not about income but also having control over your finances, absorbing financial setbacks, setting financial goals and working towards them, taking care of your dependents







Why Financial Wellbeing Matters...

- ■38% of Canadians say money is their top concern, outranking personal health (21%), work (19%) and relationships (18%)
- ■1 in 3 Amazonians say financial stress is leading to anxiety, depression, or mental health issues

Those working with a professional financial planner...

- Less likely to cite money as their top concern vs. those who didn't work with a financial planner (15% vs. 39%)
- Less likely to face anxiety, depression, or mental health issues as a result of financial stress than those who don't work with a planner (16% vs 36%)







Financial Wellbeing Programs

Health & Wealth Consultants (HAWCS)

- Dedicated 1 on 1 white glove service
- QR Codes for session booking
- Flexibility around employee schedules
- **E**nrolments & Reviews
- Establish rapport & trust with employees
- Trusted financial advice







Financial Wellbeing Programs

Debt Management Advisors

- Budgeting
- Managing Debt
- Building/Rebuilding Credit
- Debt Consolidation
- Savings Plans
- Financial Education and Literacy
- Understanding Inflation





Financial Wellbeing Initiatives

Benefit Champions

- ■Site level point of contact
- Employee facing
- Reaching employees through benefit tools and resources
- ■Increase employee awareness & engagement
- ■Support Manager & HR Training Sessions









Financial Wellbeing Programs

Recognition of Compensation

- Compensation Model
- **RSUs**
- Global Financial Institution Partners
- Mortgages, loans, lines of credit, etc.







Financial Wellbeing Initiatives

Financial Wellness Concierge Service

- Real-time expert address immediate money matters
- Unlimited use
- Urgent needs (food, housing, transportation, no-fee payday advances)
- Non-emergency (credit counselling, savings, budgeting, retirement, overall financial wellness)
- Financial literacy, solutions for permanent housing
- Access to CFPs, Credit Counsellors







Financial Wellbeing Initiatives

Employee Savings Account

- Increase employee engagement and positive habits
- Pay-cheque deductions
- ■No vesting, no match
- Unforeseen events, emergencies, trip, etc.







Financial Wellbeing Initiatives

Anytime Pay/Pay Advances

- Emergency last resort
- Access earned wages instantly
- Reduce predatory pay-day-loans
- Empower small savings before pay-day

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