Kudos Employee Benefit Services

When you need advice and business support, you want access to experienced local people who will talk things through face to face. You need people who will use innovation to deliver solutions to your business issues. Above all, you want to build business relationships with individuals you can trust to get the job done.

At Kudos IFS we understand these needs. We are one of the leading middle market employee benefit firms in Scotland. Our independence means we can access a comprehensive range of products and suppliers in the employee benefit market, resulting in your business being able to obtain what you need at a competitive price.

Every business needs to protect its assets, and your directors, partners and employees are often the most valuable assets your business has. Effective financial planning and communication plays an important part in recruiting, retaining and motivating staff.

What we do:

- Build close working relationships with our clients to understand their human capital needs and present innovative and practical solutions.
- Design and implement employee benefit and business protection programmes.
- Provide strategic financial advice for directors and senior executives.
- We pride ourselves in creating long term mutually beneficial relationships with our clients.

Employee and Executive Benefits

Pensions

- Advice on the provision of retirement benefits to suit the needs of your company and employees.

Group Death In Service Cover

- To protect the welfare of your employees' families.

Group Permanent Health Insurance

- Financial help for sick or disabled employees where state benefits are inadequate or unavailable.

Group Private Medical Insurance

- Giving employees and executives the opportunity to control when they receive treatment.

Executive Counselling

- Assessing the individual executive's financial needs and how these may be met.

Employee Share Schemes

- Tax efficient benefits for employees and executives.

Employee Surveys

- Tools for assessing employees' understanding and value of their benefits.
- Providing measurement of, and tools for mitigating, employee absence and stress.

Pre-retirement Seminars

- Giving employees an understanding of retirement planning.

Employee Benefit Programmes

Online Total Reward Systems

- An online total reward system that allows you to better communicate your benefits with employees and offer them access to valuable voluntary benefits.
- Employees can self serve in a number of areas offering potential reductions in HR time and costs.

Flexible Employee Benefits

- Allowing employees to choose the most appropriate benefits.

Workplace Savings Schemes

- Savings in the workplace is about to get much more flexible with the introduction of Group Self Invested Personal Pension Plans and Corporate ISA arrangements which will supplement existing arrangements such as Save as You Earn and Share Incentive Plans.

Employee Benefit Due Diligence

- An audit of the existing benefits programme, ensuring benefits match the business's human capital strategy, contractual commitments, and statutory requirements.

Business Protection

Key Person Insurance

- Protecting your business against loss from death, incapacity or enforced retirement of key personnel.

Partnership/Share Protection

- A means of solving business succession problems and maintaining financial stability.

due diligence | **employee benefits** | wealth management

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