



2019 version



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Give your company the opportunity to focus on what it does best !





# VIREO

The new 100% deductible salary package that maximizes your profitability, attractiveness and employee loyalty !

## YOU CAN OFFER THEM MORE WHILE REDUCING YOUR COSTS...

### VIREO, THE POWER OF SALARY BENEFITS !

Fit employees, confident in their future and stable in their family financial situation are more efficient and contribute more to the prosperity of your company. As well as a salary package offering personalized benefits increases your attractiveness, the loyalty of your employees and their desire to carry out your projects.

In sport, elite athletes are followed by experts and science to reach their full potential. Why shouldn't your company also have the right to maximize the performances of its employees ? However, according to the country's employees and employers, negative work stress and its impacts continue to increase in Luxembourg. And the balance between private and professional life is becoming increasingly unstable. The cost of this stress for companies is estimated at more than € 727 per worker (European average\*).

On the one hand, your company faces costs such as absenteeism, recruitment, training of a replacement and, above all, negative stress, which lead to a considerable loss of productivity. Not to mention the turnover and the search for new talents, two of the most problematic challenges in our country.

On the other hand, all your employees face issues that cause them discomfort, uncertainty and even negative stress. Issues such as taxation, the protection of their families, the stability and optimisation of their financial situation or the knowledge of the steps to be taken to control Luxembourg's working life.

What if meeting your employees' basic needs would allow you to reduce your salary costs while providing more for each of them ? What if meeting these needs could improve their loyalty and attract exceptional new talents ?

VIREO's mission is to contribute to an innovative Luxembourg where the economic prosperity of your company and the well-being of your employees are one. How? We have created a package with salary benefits to meet your employees' needs and improve their performances. Your employees will no longer be able to do without it and that's good for your company. Best of all, our package is 100% deductible and allows you to offer more to your employees at a much more attractive cost than a regular salary. Your company is a winner as much as your employees !



**Jonathan Marroyen**  
Co-founder & Manager

\* Statistics from the European Agency for Health and Safety at Work.

The Grand Duchy of Luxembourg ranks 26th in the ranking of well-being at work in Europe according to the Quality of Work Index 2017 published by the Luxembourg Chamber of Employees. The cost per asset would exceed € 1.080 per year for Luxembourg companies.



# YOUR VIREO SALARY PACKAGE

## WHAT IT CONTAINS



### > VIREO personal space

A private space for each of your employees in which they have access to their salary benefits. Design and user-friendly, it is animated by dynamic and customizable content according to your company's expectations.



### > My Health

An internationally validated measurement and prevention tool to maximize the mental well-being and performances of your employees. Increase presenteeism within your company and reduce the costs of psychosocial risks such as stress and burnout.



### > My Tax

The 1st digital tax advisor that allows all your employees to manage their taxes without any prior knowledge. And this, for residents and non-residents alike. The best way to supplement the income you offer them !

### > My Need

A personalized analysis of your employees' needs to protect, develop and optimize their financial situation and family wealth. Each of them is entitled to an independent wealth advisor and global access to insurance, credit and market investment products.



### > My Lawyer

A digital tool to establish legal contacts and the certainty for your employees of privileged access to reputable lawyers in their region at advantageous rates. The guarantee of optimal protection against conflict situations and legal problems.



### > My First Step

Facilitate the integration of your new talents thanks to personalized assistance to start the working life in Luxembourg. Simplify their integration with a digital tutorial that introduces your company and groups together the steps and important documents to start in your organization.



### > My Benefits

Collect all the salary benefits of your company and join them to the VIREO personal space to boost their efficiency and use. Give your employees a concrete overview of all the opportunities you offer them !



# Welcome to your personal space

Thanks to your employer, you can enjoy unique and personalized salary benefits.  
Your well-being and comfort are our priority. Enjoy it !



# VIREO

## YOUR PERSONAL SPACE

# VIREO

What is the point of offering salary benefits to your employees if they do not use them effectively or, worse, if they are not fully aware of them ?



Their new personal space boosts and simplifies the use of these 100% deductible benefits.

## A simple, design and dynamic space

*Gather your VIREO salary benefits*



### Your employees have an overview of their salary benefits

Each of your employees can sit comfortably in front of his digital personal space to fully benefit from his salary package. The quick introduction and animation of the VIREO space greatly increases the efficiency and use of our benefits.

Designed to be accessible and user-friendly, the personal space brings together all the functionalities of the VIREO benefits. Your employees can use the services you offer them, consult their history or even see their evolution.

### Clarify your package & simplify the use of your salary benefits

The use of salary benefits has never been more dynamic in your company. Simplicity is at the service of your attractiveness.

### Collect useful informations and documents

Depending on your needs, you can choose to integrate documents or informations useful to your employee in his VIREO personal space. Its flexibility is total and meets all your expectations.



Fully responsive & multilingual (FR + EN + DE)



Simple, dynamic & quick to learn and use



Customizable according to your company's expectations

# VIREO

## MY HEALTH

### Measure and maximize their well-being

*An internationally validated digital tool*



#### Prevent psychosocial risks & develop the effectiveness of your teams

In the world of sport, science is at the service of high level athletes to measure their performances and enable them to reach their full potential. In your company, the principle is the same : fit employees bring you better results. The mental well-being of your employees is therefore the driving force behind your company's prosperity.

Thanks to My Health, your company benefits from an internationally recognized tool to regularly measure the well-being of your employees, develop their performances and prevent psychosocial risks such as stress and burnout.

#### My Health, how does it work ?

Developed by one of the most recognized medical experts in its field, Pr. Stijn Quanten, and subsidized by the Flemish Government in Belgium, My Health combines digital with human. The tool is first of all made up of a scan, each step of which has been validated by the scientific community.

This scan, whose frequency depends on your company's expectations, has the particularity of taking into account both well-being at work and private well-being. More objective than an evaluation questionnaire and faster than an in-depth medical analysis, it gives each employee a personalized result describing their profile according to 6 factors :



This feedback is followed by personalized advice to improve your employees' results. These tips are complemented by recommendations to follow specific trainings aimed at improving cognitive, visual and mental performances.

My Health also uses the expertise of certified professionals to support your teams. If some of your employees wish to be accompanied or regularly present mixed results for their scan, they can be managed by My Health consultants who are partners of VIREO or coaches who are already partners of your company.

Indeed, My Health fits perfectly with the strategies already implemented by your organization for the well-being of your teams. It also reveals their effectiveness thanks to a remarkable measuring capacity. You can thus set up a real personalized follow-up of your teams and observe their evolution.

#### Get a dynamic overview of your teams' performances

In accordance with the Data Protection and Privacy Policy of your employees, only My Health certified persons have access to the results of your employees' scans. On the other hand, your company receives a global overview of the statistics of all your teams. This overview gives you a precise idea of their results and allows you to implement actions according to the results of each. Customization and measurement are at the service of your profitability.

#### Why My Health as a salary benefit ?

Several companies, ranging from the smallest SME to the multinational, were looking for a reliable and easy-to-use application to improve the efficiency and tracking of their employees. Well-being at work being a very worrying subject for Luxembourg companies, we have responded to this need by directly integrating My Health into the personal space to which your employees have access.



Boost the efficiency & well-being of your employees



Prevent psychosocial risks



Reduce the costs of stress at work and at home



Increase presenteeism in your company



Receive a global overview of your teams' performances



Ideal for a regular follow-up

# VIREO MY TAX

## The 1st digital tax advisor for private individuals

*Finally an application that simplifies taxation*



### 100% of your employees are affected by taxation

Whether they are Luxembourg residents or not, paying their taxes is a duty of citizenship for your employees. However, they still have to pay the right amount... Indeed, a large number of individuals, both residents and non-residents, pay too much taxes each year. In addition, there is the complexity of taxation that discourages the desire to take an interest in the subject.

Thanks to its 20.000 algorithms and its disconcerting simplicity, My Tax is a revolutionary digital tool in the Grand Duchy of Luxembourg. Educational and user-friendly, it allows your employees to fully manage their tax situation, from a simple simulation to an innovative process that allows them to file their tax returns (or annual accounts) online.

And that's not all ! My Tax automatically optimizes the declaration (or statement) to allow your employees to benefit from the most advantageous options according to their family and professional situation. At the end of the process, your employees also receive a clear indication of the opportunities available to them in terms of tax reductions and tax optimisation.

There is therefore a great opportunity for your company to allow your employees to optimize and simplify their tax situation. And this at a much more attractive cost than a regular salary.

### Without any tax knowledge required

My Tax was designed to make taxation accessible to the average person. Each line of the Luxembourg tax code dedicated to individuals has been transcribed, as have all the Luxembourg, Belgian, French and German forms.

Your employee has only one thing to do : to answer simple questions. The algorithms take care of the rest and lead to a final report where your employee sees his tax possibilities and can choose to print his return or send it directly online to the Tax Administration.



### Tax optimisation at your fingertips

The Luxembourg State and its neighbours offer many possibilities to reduce the annual taxation of your employees. Unfortunately, very few individuals can claim to have an optimized tax situation.

Thanks to My Tax, at the end of the process, each of your employees receives a detailed overview of the opportunities available he has to optimize his family tax situation. He also has access to an independent wealth advisor who can assist him in this optimization.

Indeed, especially for VIREO, one of the largest European brokers offers full access to its teams to advise your employees. Personalized advice based on one principle : neutrality.



For residents & non-residents



The ideal complement of their salary



A key argument to attract talents



Simplicity is irresistible



Much more profitable than a salary increase



Optimize the monthly income of your employees

# VIREO

## MY NEED

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### The protection and optimization of their assets

*Financial stability to give them confidence*



#### The foundations of your employees' quality of life

Financial stability and a sense of security are the cornerstones of your employees' quality of life. And employees confident in their future are necessary to develop the prosperity of your company.

With My Need, your employees benefit from a human and digital service to analyze and optimize their financial needs and family wealth. The goal ? Maximize their financial stability, develop their projects and remove the thorn in their side that causes uncertainty and stress.

#### Global access to insurance, credit and investment products

Thanks to VIREO and its partners, your employees are each entitled to an independent financial advisor and global access to insurance, credit and investment products in Luxembourg and in 15 other European countries including Belgium, France and Germany.

Your employees can therefore benefit from a complete analysis of their financial situation and a regular follow-up to protect their families and optimize their situation. Your employees' personal space also allows them to make a specific request online for insurance, credit or investment.

In addition to My Tax and the income you provide them, My Need is our personalized assistance service that reaches 100% of your employees !



An analysis service  
based on neutrality



Maximize the income from  
your talents at a reduced cost



Protect & optimize  
their financial situation



# VIREO MY LAWYER

## The serenity of feeling protected

*A digital tool for establishing legal relationships*



### Comprehensive legal assistance for your employees\*

No one is supposed to ignore the law, but mastering everything is not easy. There are many categories of law and finding the right lawyer is a time-consuming and costly headache. On the other hand, a conflicting legal situation can be long-lasting and can lead to high costs and stress for your employee.

My Lawyer allows your employees to describe their legal needs and be redirected to the right lawyer. Thanks to its algorithms and the simplicity of the process of analyzing their needs, My Lawyer is an innovative tool that will maximize your employees' sense of protection.

### Privileged access and advantageous rates

Your employees benefit from privileged access and advantageous fees with reputable lawyers in their region, whether they are Luxembourg residents or not.

The services of the VIREO salary package are complementary and interact with each other. That's why, thanks to My Need, your employees have access to all the legal protections of the market.



Attractive fees for all your employees



A privileged access to reputable lawyers



All areas of expertise of duty covered\*

\* Please note that, in order to avoid a problematic situation and protect the employer, labour law is not covered by My Lawyer unless otherwise requested.

# VIREO

## MY BENEFITS

# VIREO

## MY FIRST STEP

### Boost the impact of your salary benefits

*The optimized VIREO personal space*



#### Gather all your salary benefits

Group all the salary benefits you offer your employees and integrate them into their VIREO personal space. Each benefit can be presented in the form of animated tutorials, personalized messages and other dynamic contents.



#### Simplify the access and use of your salary benefits

What is the point of offering benefits if your employees are not concretely aware of their value ? These benefits rarely reach their maximum efficiency, particularly because of the diversity and complexity of the informations...

My Benefits gathers all the benefits you make available to your employees and groups them in their VIREO personal space. Gathering all your salary benefits in one place and simplifying their accessibility saves your HR teams a lot of time. The use and impact of the benefits you offer will be increased tenfold, as will the attractiveness of your company !



Develop the attractiveness of your salary package



All your salary benefits grouped together & boosted



Cultivate the use of your salary benefits



An ideal argument to attract new talents



Facilitate the integration of all your recruits



Maximize the feeling of welcome

### Quickly integrate and retain your recruits

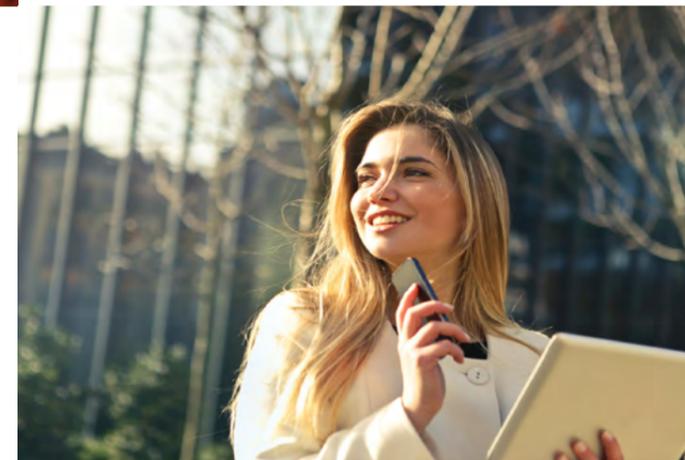
*Your «VIREO welcome pack»*



#### Attract exceptional talents

Attracting and retaining talents are two major challenges in Luxembourg. Meeting these challenges is essential for your company's success. On the other hand, your new recruits are confronted with the unknown when they start their working lives. Taxation, social security or real estate, these innovations that fall on them overnight are many and complex to handle.

Thanks to My First Step, you can offer your new talents personalized assistance to start and master working life in Luxembourg.



#### A tutorial to start with your company

What if you could save time and efficiency thanks to a fun tutorial from your company that makes it easier for you to integrate your talents and simplifies their entry procedure ? This tutorial can gather all the documents and information necessary for the successful integration of your employees.





## OUR VISION

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We want to achieve a society where companies have the opportunity to provide a global response to the essential needs and development of their workers.

## OUR MISSION

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Contribute to an innovative Luxembourg where economic prosperity and well-being at work are one !





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