



## Case Study

In December 2002, InBev (then trading as Interbrew UK), Brewers of the UK's no.1 premium lager, Stella Artois, changed their financial advice providers from one of the “big four” accountancy firms to clarity. InBev wanted to provide a fully funded, two-tier service: firstly, financial advice for some of its Senior Executives and secondly, an internet facility via the clarity website, [www.clarityglobal.com](http://www.clarityglobal.com), for all other employees (a total of some 3,500).

The Senior Executives now benefit from clarity’s ONE-TO-ONE Premium service offering including a full financial review, portfolio valuation and report as well as one-to-one advice and access to clarity’s website for research, news and views, self help financial planning tools and transaction of business. In addition, life, pension and investment business placed through clarity is offered free of initial commission and benefits from discounts negotiated with product providers to increase savings over and above the initial commission.

clarity also now offers the same transaction service and special terms, via the website for all employees, their spouses and family members. They are also able to access the news and views, research and self help financial planning tools.

Access to clarity’s services for both Staff and Executives is via a dedicated InBev homepage on the clarity website, [www.clarityglobal.com](http://www.clarityglobal.com). It has also been possible to create a link from the InBev intranet directly to the clarity web site.

According to Sarah Graver, Director of Reward and Learning at InBev: “we chose clarity because we felt their fee-based service and attractive discounts and commission terms offer a good service to our employees, without exposing the company to the potential risks associated with commission-based IFAs. The Internet facility means that we can provide more of our employees with access to a basic level of financial advice. It supports our reward strategy and company values”.

According to Claire Davies-Evans, Director of clarity: “Working with InBev allows us to build on their desire to offer a competitive reward package to all employees and to increase levels of financial understanding”.