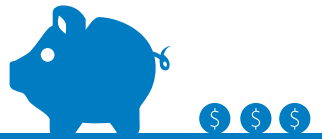


## Your Employees' Financial Problems are Your Financial Problems

Financial wellness is having an understanding of your financial situation and taking care of it in such a way that you are prepared for financial changes.

### What is financial wellness?



### Top Concerns of Employees<sup>1</sup>



**56%**  
see no change or a decline in their financial health compared to a year ago



**28%**  
have trouble meeting monthly household expenses



**48%**  
are unable to make the major purchases they need



**44%**  
do not have at least \$2000 in emergency savings

## Lack of Financial Wellness Impacts Your Organization in 3 Critical Ways:

### PRODUCTIVITY ①



**44%** of employees worry about personal finances while at work.<sup>2</sup>

**29%** of employees actually spend time at work dealing with personal financial problems.<sup>3</sup>

### Time spent per week worrying about finances



**37%**  
spend < 1hr



**46%**  
spend 1-3 hrs

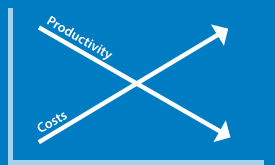


**11%**  
spend 3-4 hrs

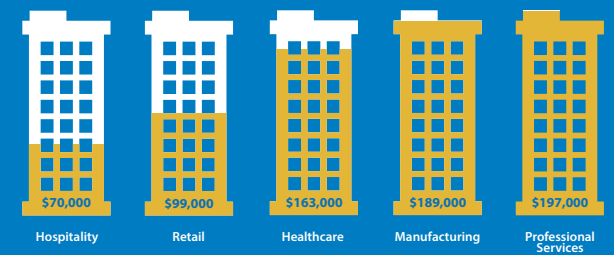


**5%**  
spend > 4 hrs

When employees spend time at work focusing on financial problems, **your company may experience high costs due to lost productivity.**



For companies with 10,000 employees, the lost productivity costs per week are **substantial:**



### RETENTION & BENEFITS PACKAGE ②



**49%** of employees are somewhat likely to look for new jobs, with the majority of them leaving citing financial concerns<sup>4</sup>

What's best for me?



**71%** of employees satisfied with their benefits list it as an important reason why they stay with their employer<sup>5</sup>

## HELP US



**49%** of all employees surveyed say that, because of the economy, they are counting on employers' benefits programs to help with their financial protection needs<sup>6</sup>

### HEALTHCARE RELATED COSTS ③

**26%**



of employees put off doctor visits due to economic conditions, potentially letting minor medical issues escalate into more costly problems.

Those employees who have high stress levels due to financial debt<sup>7</sup>:

**2x** the rate of heart attacks

**3x** more likely to have ulcers or digestive tract issues

**44%** have migraines

**500%** increase in anxiety and depression

