







Times are changing....

Financial advisor sessions (61%)
 Employee discounts (67%)
 Employee recognition (81%)
 Training & development (68%)
 Volunteer opportunities (82%)

1. Wellness communications
2. Flu shots
3. Health risk assessment (HRA)
4. Biometric screenings
5. Wellness committee or
6. Tobacco cessation
7. Classes to promote good health and vi
8. Group and/or individual health challenges
9. Policies that support well-being
10. Program integration

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The stakes are high

Financial stress affects...

- Employee health
- Workforce engagement
- Workforce performance
- Costs for salary and healthcare benefits
- Presenteeism
- **Business results**

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Destination employers recognize these challenges and have broadened their approach with a financial wellbeing strategy that offers employees support for both **spending** and **saving**.

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As employee financial concerns evolve, employer support should, too.



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Employees have never been more financially stressed




100
MEDIAN HOURS PER YEAR EMPLOYEES SPEND ON PERSONAL FINANCIAL MATTERS WHILE AT WORK

6 in 10
NEARLY 6 IN 10 EMPLOYEES REPORT FINANCIAL STRESS IS IMPACTING THEIR PHYSICAL HEALTH.

1 Prudential, "The State of Financial Wellness in America — Findings from Employee Self-Assessments," 2017
2 Bank of America Corporation, "2017 Workplace Benefits Report," December 2017

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What's contributing to the stress?




How am I going to pay down this debt?

How can I think about retiring when I'm still paying my student loans and want to buy a home?

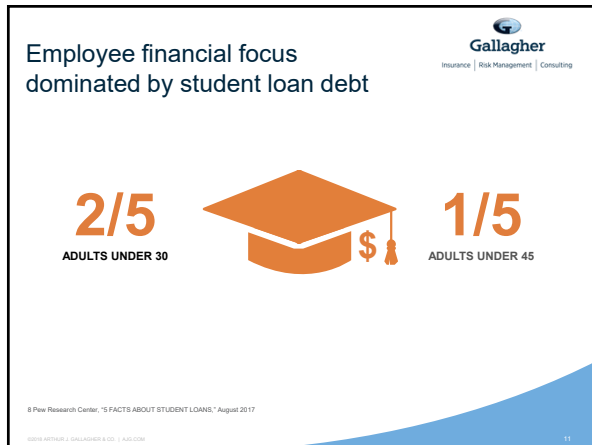
How are we going to afford a new home & save for our child's tuition?

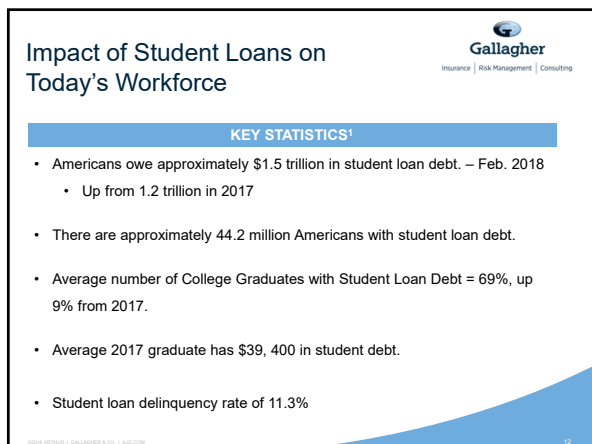
I wish I could retire. I'm too old for this!



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Solutions for financial strain

Take inventory

Review

- Other benefits and programs
- Workforce demographics
- Approach to employee benefits engagement

Compare

- Current workforce needs
- Desired workforce needs



34%
EMPLOYERS WHO ALREADY PROVIDE RESOURCES


© 2018 Arthur J. Gallagher & Co., "2017 Benefits Strategy & Benchmarking Survey — Executive Summary," August 2017

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Solutions for financial strain

Evaluate gaps and opportunities


Voluntary programs



Health savings accounts



Student debt relief



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Financial Wellbeing Solutions

































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What employers can do to support financial literacy

Educate

Identify

Empower

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Education Series Topics

Participation & Contributions

- 401(k) Basics
- Get to know your Plan
- Small Steps to Big Retirement Savings
- Maximizing Match Contributions
- Increasing Contributions

Diversification

- Asset Allocation
- Key Investment Concepts
- Investing Basics
- Investing Beyond the Basics
- Surviving Market Volatility
- Managing Risk in your Account
- Avoiding Emotional Investing

3 - 5 Minute Videos

- Diversification
- Target Dates Glidepaths
- Track Your Finances
- Habits of Retirees
- Pay Your Future Self
- Retirement Catch Up Strategies

Targeted

- Get Smart in your 20s & 30s
- Amazing Race in your 30s & 40s
- When can I Retire - 10 Years or More to Retirement
- Approaching Retirement - Within 10 Years to Retirement
- Women's Workshop
- Roth 401(k)
- Retirement for Millennials
- Retirement Plan Distribution Options
- Approaching Retirement
- Living in Retirement
- Kids and Cash

Financial Wellness

- 10 Steps to Retirement Success
- Budgeting-The Power of Change
- Budget Strategies
- Essentials of Estate Planning
- Understanding Social Security
- Retirement Myths and Realities
- Planning for your Financial Future
- Managing Wealth
- Health Care, Medicare and Long-Term Care

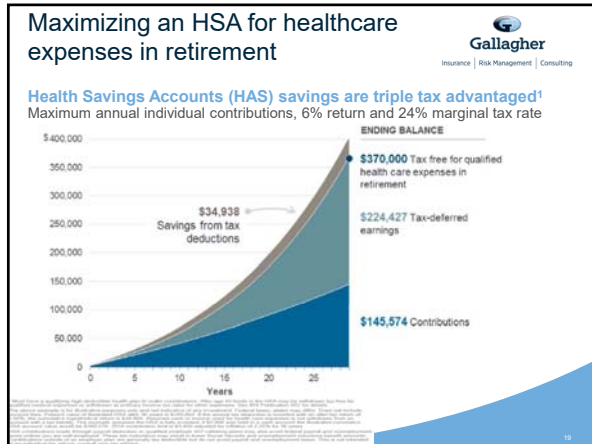
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Prioritizing savings

Prioritizing goals

Start here

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A steady commitment to employees' financial wellbeing allows employers to effectively compete for the loyalty of their current talent, and the strength of their organization's future success.

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Wellbeing & Engagement

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Insurance | Risk Management | Consulting

You need to understand your organization's culture through a broad integrated approach!

- Assess** your unique culture, strategic business model and organizational objectives
- Understand** your workforce and talent strategy to develop initiatives that are relevant by career stage and support destination employer efforts
- Identify** prevailing population health risks through analyzing biometric, claims, and utilization data in conjunction with employee focus group/survey information to assess readiness to change.
- Build** a long-range philosophic vision focused on total wellbeing and engagement that enhances culture and improves

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