



WORKPLACE FINANCIAL WELLNESS PROGRAM

**Drive company health**  
*by caring for employees'*  
*financial well-being.*



# Personal finances are on your employees' minds—*whether you talk about it or not.*

*"Forty-four percent of full-time employees report that inflation has had a major or severe impact on their financial situation over the past year."<sup>1</sup>*

With the line between life and work continuing to blur and rising costs of living, it's easy to see how your employees' financial stress can spill over into their work. Personal finance woes can tank productivity, retention, attendance and your employees' mental health.

## Financially stressed employees are:

**2X**

more likely to look for a new job.<sup>1</sup>

**5X**

more likely to be distracted at work.<sup>1</sup>

**33%**

admit money worries have negatively impacted their productivity.<sup>1</sup>

## Invest in your people and they will invest in you.

Day-to-day financial stress isn't healthy for your employees, and it isn't healthy for your company. Thankfully, offering a workplace financial wellness program can benefit both substantially. Showing you care matters.

**73%**

of financially stressed employees would be attracted to another employer that cares more about their financial well-being.<sup>1</sup>

**46%**

of financially struggling employees don't see a promising future at their current employer.<sup>1</sup>

**74%**

of employees are more likely to seek out financial guidance when needed.<sup>1</sup>

**68%**

of employees use financial wellness benefits when offered.<sup>1</sup>

# The Ameriprise Workplace Financial Wellness Program

Drive company health by empowering employees to take control of their finances. Our program partners your business with a knowledgeable financial advisor. The advisor will provide ongoing financial education, a self-guided financial wellness website and personalized financial planning that complements your workplace's employee benefits package.



## Financial education

Virtual or in-person seminars on key financial topics to help your employees achieve their financial goals with financial planning and benefit decisions.



## Self-guided website

Always-on access to top-of-mind financial wellness articles, market and economic insights and easy-to-use calculators on the Ameriprise Financial Wellness Website.



## Financial Planning

A personalized road map to help employees feel more confident about their finances. Plus, the option to offer employees a subsidy benefit to cover all or some of their financial planning costs.

## Workplace financial wellness pays dividends.

### For employers, this program can help:

- Drive employee engagement
- Enhance benefit investment
- Increase employee satisfaction
- Improve productivity
- Lower turnover rates
- Potentially decrease company healthcare costs

### For employees, this program can help:

- Provide financial guidance from an advisor
- Offer helpful tools and resources
- Save on financial planning costs
- Reduce stress
- Boost morale
- Show them they're valued



# Focus on the topics *that matter to your employees.*

Your employees will have access to financial education that spans a wide range of topics. Whether they're just starting to save or ready to retire, planning for themselves or multiple generations, we have seminars, resources and complimentary initial financial wellness consultations to help. Every employee is on a different path, and together, we can help make sure it's appropriate for them.

## Topics we can cover:

- Open enrollment & benefit selection
- Saving strategies for retirement
- Everyday finance management
- Managing debt & finances
- Navigating market volatility
- Women financial strategies
- Investment strategies
- Growing a family
- Saving for college
- Buying a home
- Legacy planning
- Estate planning
- Charitable giving



## Financial Planning | Retirement | Investments | Insurance

1 - PwC's Employee Financial Wellness Survey, PwC US, 2023

**For Employer Workplace prospect use only.** Not for inspection by, distribution or quotation to the general public.

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.

Ameriprise Financial cannot guarantee future financial results.

Ameriprise Financial Planning Services are optional, offered separately, and priced according to the complexity of your case and your financial advisor's practice fee schedule. Your fees and financial advisor may be subject to change.

Financial planning is generally appropriate if you have financial goals, sufficient assets and income to address your financial goals, and are willing to pay an investment advisory fee for recommendations to help you achieve those goals. Please review the Ameriprise Financial Planning Client Disclosure Brochure or, for a consolidated advisory relationship, the Ameriprise Managed Accounts and Financial Planning Service Disclosure Brochure, for a full description of services offered, including fees and expenses.

**Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.**

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

© 2024 Ameriprise Financial, Inc. All rights reserved.