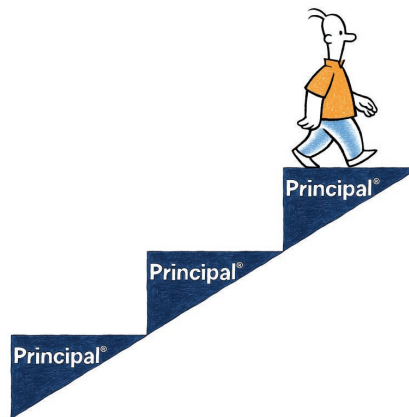


Employee Financial Resource Program<sup>SM</sup>

# Will Your Employees Achieve The American Dream?





# Help Them Plan for the Future

## **Most people are frustrated when they think about their finances**

- According to the Federal Reserve Board, in 2008 Americans amassed over 2.5 trillion dollars in personal consumer debt – an average of \$8,565 per household.
- In the last 12 months, nearly 34 million Americans have been late making a credit card payment and 18 million people have missed a payment entirely.<sup>1</sup>
- For today's 65-and-older population, average life expectancy for American men and women is 17 and 20 years, respectively. Thirty percent of all women and almost 20 percent of men age 65 can expect to reach 90 years old.<sup>2</sup>
- According to a recent study by the Society of Actuaries, 52 percent of women and 37 percent of men identify depleting their savings as a top retirement risk.<sup>2</sup>

## **How does it impact performance?**

The negative costs to your business are endless. Aside from productivity, some of the other common and damaging effects to your business can include<sup>1</sup>:

- Absenteeism
- Tardiness
- Diminished customer service levels
- Loss of revenue from sales not closed
- Increased risk taking
- Theft
- Increased health care costs
- Employee turnover

## **How can employee financial education impact your business?**

Proactive education and support can help reduce these impacts while improving your employee benefits package.

## **Is there a solution?**

The Employee Financial Resource Program provides an interactive employee workshop with a focus on key financial issues such as:

- The importance of employer benefits
- How to maximize benefits
- The importance of individual planning and analysis
- How the planning process works

Your employees may also request a complimentary individual session<sup>3</sup> to discuss personal financial needs, including:

- Personal financial needs assessment
- Employee benefits review
- Coordination of benefits and individual goals
- Retirement planning

### **We'll Give You An Edge®**

Small businesses have seen the cost of providing certain benefits to employees rise dramatically. In 2007, the cost of providing health insurance rose 15 percent, averaging \$4,559 per employee. The cost of retirement and savings benefits increased 14 percent to \$2,694 per employee.<sup>3</sup>

Our goal is to help you and your employees reach your financial goals by:

- Providing a high-value employee benefit at no out-of-pocket cost to you
- Explaining and reinforcing the value of your existing employee benefits
- Providing employees with an opportunity to receive personalized financial needs analysis at no cost to them
- Generating higher employee satisfaction and productivity as a result of increased financial awareness
- Maximizing the impact of your employee benefit dollar

Are you seeing the maximum potential from your investment? Would you like to add a valuable benefit for your employees with no out-of-pocket cost to you? The Employee Financial Resource Program can help.

<sup>1</sup> National Foundation for Credit Counseling, 2009 Financial Literacy Survey, April 2009

<sup>2</sup> Society of Actuaries' Report Outlines Retirement Risks and Identifies Approaches to Manage Those Risks, May 19, 2008

<sup>3</sup> U.S. Chamber Study Finds the Cost of Providing Employee Benefits Continues to Rise Sharply, March 25, 2009



WE'LL GIVE YOU AN EDGE®

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