

Financial stress may be hurting your workforce. *You have the power to change that.*

Smart financial guidance isn't just a generous benefit, it's a smart business move. When employees feel financially secure, they're generally more productive, more engaged, and more likely to stay.

91%

of employees are stressed about their finances, and it's driven by inflation, high cost of living, higher interest rates, a potential recession, and market volatility.¹

76%

of employees are not satisfied with their financial benefits. Today's workers expect their benefits to support their holistic financial wellness, yet most employers still offer point solutions that lack this level of personalization and support.¹

18%

of employees have basic financial literacy.¹

79%

have debt.¹

38%

have no emergency savings or only enough for up to 2 months.¹



Real advice. Real impact. Right when employees need it.

Nearly 8 out of 10 respondents have received bad financial advice.¹

The complimentary program can provide employees with real guidance. Ameriprise Financial delivers that with personalized advice that meets them wherever they are in life.

A meaningful benefit. A smart business decision.

When you implement the Ameriprise® Financial Wellness program, you're giving employees the opportunity to schedule a complimentary consultation with a seasoned financial advisor. Advisors can provide guidance on financial topics that matter most, like managing debt, planning for retirement, saving for college, or caring for aging parents. It's personalized advice that can help drive peace of mind and better performance at work.

What your employees can expect from a partnership with Ameriprise



Comprehensive one-on-one advice from licensed financial advisors, employees' most valued source of retirement planning, offered virtually or in person, with holistic support throughout the full retirement journey.



Access to guidance and workshops covering key areas like budgeting, investing, retirement, tax strategies, insurance, and more.



Access to our financial wellness website and resources for on-demand tools, education, and ongoing support.



The complimentary program can seamlessly integrate with your existing benefits platform.

Why employers choose Ameriprise

- Partners with you to understand your priorities and communicate what matters most to your organization.
- Drives awareness and engagement with your specific financial wellness benefits.
- Aligns with your goals for employee well-being and retention.
- Reinforces your position as a supportive, forward-thinking employer, without adding burden to your HR team.

A committed partner in Ameriprise

For more than 130 years, Ameriprise has helped people navigate the moments that matter most. We're proud to partner with employers who share our commitment to putting people first.²



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1 - BrightPlan's Wellness Barometer Survey, BrightPlan LLC, US, 2024

2 - Company founded June 29, 1894

Ameriprise Financial cannot guarantee future financial results.

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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.

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