



Be Brilliant.®

Improve your employees' productivity  
and engagement while enhancing your  
benefits investment

# Your employees are a key asset

They deliver on your vision, mission and brand. Investing in them is essential to retention, recruitment and a productive workforce. The benefits and incentives you offer are a key advantage in attracting and retaining quality employees and helping them achieve a successful future with your organization.



# Financial education is a workplace solution

**Almost  $\frac{1}{2}$**

**of employees who are worried about financial health are less productive at work<sup>1</sup>**

Personal financial stress is hidden, but it affects the workplace.

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**35% of employees**

**report that ISSUES with personal finances have been a distraction at work<sup>1</sup>**

Financial worries can impact the health, relationships and productivity of employees.

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**83% of HR professionals**

**report that personal finance challenges had a large impact or some impact on overall employee performance<sup>2</sup>**

Financial stress is serious and widespread.

## A financial wellness program can help increase your employees' financial confidence and improve their engagement and productivity while enhancing your benefits investment.

Improve the well-being and productivity of your employees	Drive employee engagement	Maximize your benefits investment
<ul style="list-style-type: none"> <li>• <b>50%</b> of employees believe employers have a responsibility for the financial well-being of their employees<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>53%</b> of employees would be more loyal to their current employer when financial planning programs were offered<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>1 in 4</b> employees ranks a financial wellness benefit with access to unbiased counselors as the most desirable employer benefit<sup>1</sup></li> </ul>
<ul style="list-style-type: none"> <li>• <b>84%</b> of employees say financial wellness program/planning/education/workshops/tools are a must have /nice to have<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>51%</b> of employees are more likely to accept a job with a new employer when financial planning programs are offered<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• <b>91%</b> of employees who participate in a workplace financial wellness program say these resources have been effective<sup>5</sup></li> </ul>
<ul style="list-style-type: none"> <li>• Financial wellness programs provide tangible benefits to the businesses that offer them, including greater employee satisfaction, improved productivity, lower turnover rates and potentially decrease company healthcare costs.</li> </ul>		<ul style="list-style-type: none"> <li>• <b>95%</b> of employers who offer them agree that their financial wellness program has been effective in reaching its companies goals<sup>5</sup></li> </ul>



# Why Ameriprise?

Ameriprise Financial is uniquely positioned to offer financial wellness programs to companies like yours. Our financial planning, education, tools and resources can help employees develop good financial habits and make smarter long-term decisions.



## Financial education

- Practical foundational advice
- Seminars, events and complimentary initial consultations
- Relevant topics based on organizations' needs and culture



## Financial tools and resources

- 24/7 access to Ameriprise financial wellness website
- Topical articles and information
- Access to tools and calculators



## Financial planning

- Personal support for employees
- Broad or specific planning services that address your business objectives
- Benefits to all employees or select groups

The screenshot shows the Ameriprise Financial website. The navigation menu on the left includes: Home, Manage Debt & Finances, Prepare for Life Changes, Set Retirement Goals, Tools & Resources, and About Us. The main content area features a hero image of a smiling couple with the text "Financial wellness starts here." Below this, a paragraph states: "Financial wellness is setting and tracking your financial goals for today and tomorrow, while making smart decisions with your money all along the way." Two content cards are visible: "Manage Debt & Finances" with sub-sections for "Start paying down debt", "Create a household budget", and "The key to cash reserves"; and "Prepare for Life Changes" with a sub-section for "The first thing to do when buying a home".

# Ameriprise Financial Wellness Education

We work to deliver a program specific for your company by:

- Taking time to understand your business, culture and employee engagement strategies.
- Identifying the best implementation approach for your organization.
- Providing you with turnkey employee communications and educational tools.
- Regularly reviewing progress and adjusting the program as needed.

To learn more about offering an Ameriprise financial wellness benefit program to your organization contact your Ameriprise advisor.





## About Ameriprise Financial

- A longstanding leader in financial planning and advice.
- Approximately 10,000 financial advisors.<sup>6</sup>
- We've been delivering workplace financial education for more than 20 years.
- With more than \$900 billion in assets under management and administration, Ameriprise Financial is one of the largest diversified financial services firms in the U.S.<sup>7</sup>
- More than two million individual, business and institutional clients.<sup>8</sup>



### Financial Advice | Retirement | Investments | Insurance | Banking

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<sup>1</sup> 2019 PWC Employee Financial Wellness survey <https://www.pwc.com/us/en/private-company-services/publications/assets/pwc-2019-employee-wellness-survey.pdf>.

<sup>2</sup> SHRM Financial Literacy programs improve productivity, performance <https://www.shrm.org/resourcesandtools/hr-topics/behavioral-competencies/pages/financial-literacy-programs-improve-productivity-performance.aspx> April 2018.

<sup>3</sup> 2018 MetLife MetLife's 16th annual U.S. Employee Benefits Trends Study [https://benefittrends.metlife.com/us-perspectives/ebts2018/assets/files/2018\\_ML\\_EBTS.pdf](https://benefittrends.metlife.com/us-perspectives/ebts2018/assets/files/2018_ML_EBTS.pdf).

<sup>4</sup> TLNT 4 Ways a Financial Wellness Program Benefits You and Your Employees <https://www.tlnt.com/4-ways-a-financial-wellness-program-benefits-you-and-your-employees/> July 2018.

<sup>5</sup> Bank of America Merrill Lynch 2018 Workplace benefits report.

<sup>6</sup> Ameriprise Financial Q3 2019 Statistical Supplement.

<sup>7</sup> Company data as of Q3 2019.

<sup>8</sup> Company data.

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

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