



Improve your company's
bottom line while boosting
your employees' productivity
and engagement

Your employees are key to your company's success

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

58%

of employees are stressed about their finances¹

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

50% of the stressed employees

report that ISSUES with personal finances
have been a distraction at work¹

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

Financial stress costs employers
more than an estimated

\$1,900 per employee per year.²

Financial stress is serious and widespread.

A financial wellness program can improve your company's bottom line while boosting your employees' productivity and engagement

Improve the well-being and productivity of your employees

- 8 out of 10 employers believe employee financial wellness programs and tools help to create more productive, loyal, satisfied and engaged employees³

Maximize your benefits investment

- **98%** of employers want a unified and holistic financial wellbeing program⁴

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.



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
- Subsidized benefits available to all employees or select groups

The screenshot displays the Ameriprise Financial website. The browser address bar shows the URL <https://www.ameriprise.com/fw/>. The page features a navigation menu on the left with the following items: Home, Manage Debt & Finances, Prepare for Life Changes, Set Retirement Goals, Navigate Market Volatility, Tools & Resources, and About Us. The main content area has a large banner with a photo of a smiling man and woman embracing, with the text "Financial wellness starts here." to the right. Below the banner, 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." A section titled "Manage Debt & Finances" includes links for "Start paying down debt" (with a sub-link "Discover ways to start paying down your debt >") and "Create a household budget" (with a sub-link "Tips to help you create a household budget >"). At the bottom left, there is a blue box for "Complimentary Financial Consultation" with the text "Background and qualification information is available at [www.aflac.com](#) website."

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.
- More than 10,000 financial advisors.⁵
- We've been delivering workplace financial education for more than 20 years.
- With more than \$1.2 trillion in assets under management and administration, Ameriprise Financial is one of the largest diversified financial services firms in the U.S.⁶
- More than two million individual, business and institutional clients.⁷



Financial Advice | Retirement | Investments | Insurance | Banking

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¹<https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/financial-well-being-retirement-survey.html>

²Best Money Moves <https://bestmoneymoves.com/blog/2020/02/05/how-financial-stress-impacts-job-performance/>

³Bank of America 2020 Workplace benefits report

⁴Buck 2020 Financial Wellbeing and Voluntary Benefits Survey

⁵Ameriprise Financial Q3 2021 earnings release.

⁶Company data as of Q3 2021.

⁷Company reports.

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.

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

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.

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