



WORKPLACE FINANCIAL WELLNESS PROGRAM

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

Engage and retain your best people with  
our Workplace Financial Wellness Program.

Ameriprise   
Financial

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

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.

**Employees who say money worries have a major impact on their mental health are:**

**6X**

more likely to have their productivity severely impacted.<sup>1</sup>

**2X**

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

**7X**

more likely to struggle with attendance.<sup>1</sup>

**Ease the tension with workplace financial wellness and education.**

Addressing this situation requires more than free coffee in the breakroom. The good news is that a workplace financial wellness program can profoundly impact your people.

**73%**

of employees say their company's financial wellness training helps them feel safer and more secure.<sup>2</sup>

**83%**

of employees view financial wellness benefits as a sign that their employer values them and their work.<sup>2</sup>

# Introducing the Ameriprise *Workplace Financial Wellness Program*

Our unique program enables you to partner your business with a dedicated financial advisor to offer personalized financial planning and advice, ongoing education, and meaningful resources to help employees gain financial freedom.



## **Financial planning**

A personalized roadmap 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.



## **Financial tools and resources**

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



## **Financial education**

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

## **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 that they're valued

# Working together *to help employees reach their financial goals.*

Our financial advisors work with you to build an ongoing financial education plan, including seminars, informational emails, collateral, and more. This way, we can empower employees and motivate them to focus on their financial health. Here are some of the top-of-mind topics we cover:

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



## Financial Planning | Retirement | Investments | Insurance

<sup>1</sup>PWC Study on Employee Financial Wellness, 2022

<sup>2</sup>TalentIMS Financial wellness programs at work, 2022 <<https://www.talentims.com/research/employee-financial-wellness-research>>

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.

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