



**Wealth Steps<sup>®</sup>**

**INTRODUCTION**

THE PROBLEM

**How are people feeling about  
their finances and their future?**



# 45%

**Say financial matters  
cause them the most  
stress in their lives<sup>1</sup>**



# 47%

**Have saved less  
than \$50,000 for  
their retirement<sup>1</sup>**

**TOP**  
**Employee**  
**Financial**  
**Concern**  
**2016**



**55%**

**Not having enough emergency  
savings for unexpected expenses<sup>1</sup>**

Source: <sup>1</sup> Employee Financial Wellness Survey, PwC, 2016

**More employees are spending more time  
dealing with finances in the workplace,  
which is impacting their overall productivity  
and affecting life outside of work.**

# The Impact on the Employer

Source: International Foundation of Employee  
Benefit Plans "Financial Education for  
Today's Workforce: 2016 Survey" (IFEFP)

Absenteeism  
and Tardiness

**34%**

Inability to  
focus at work

**60%**

**76%**

An increase in  
stress among  
employees

# Financial Issues Reported by Distressed Employees

Saving for Retirement

**60%**

Saving/Paying for Education

**51%**

Covering Basic Living Expenses

**48%**

Paying for Medical Expenses

**36%**

Debt

**66%**

Source: International Foundation of Employee Benefit Plans  
"Financial Education for Today's Workforce: 2016 Survey" (IFEBP)

529?

Employee Benefits?

Robo Advisors?

Home  
Mortgage  
Choices?

Stocks & Bonds?

Investment  
Real Estate?

Annuities?

Financial Planning?

College?

401(k)? Risk/Reward?

Opportunity  
Costs?

Student  
Loan Debt?

Taxes?

Emergency  
Funds?

Budgeting?

How Much Insurance?

Asset Allocation?

Life Insurance?

Loan  
Consolidation?

Retirement?





THE SOLUTION

Companies are engaging in  
**Corporate Financial  
Education**

Workers are looking to their employers for help managing their overall financial wellness.<sup>1</sup>

Source: <sup>1</sup> Society for Human Resource Management, Financial Wellness in the Workplace 2014

**55%**

**Of employers offer a financial education program to their employees.<sup>2</sup>**

Source: <sup>2</sup> Aon Hewitt



**Workplace financial wellness programs give employees access to financial education and guidance, **increase employee morale**, and have been proven to **improve employee financial well-being**.<sup>1</sup>**

<sup>1</sup> Forbes, January 2016

INTRODUCING



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