

HEALTH WEALTH CAREER

REBA WELLBEING CONGRESS

EFFECTIVE INTEGRATION OF
FINANCIAL, PHYSICAL AND
EMOTIONAL WELLBEING

22 June 2017



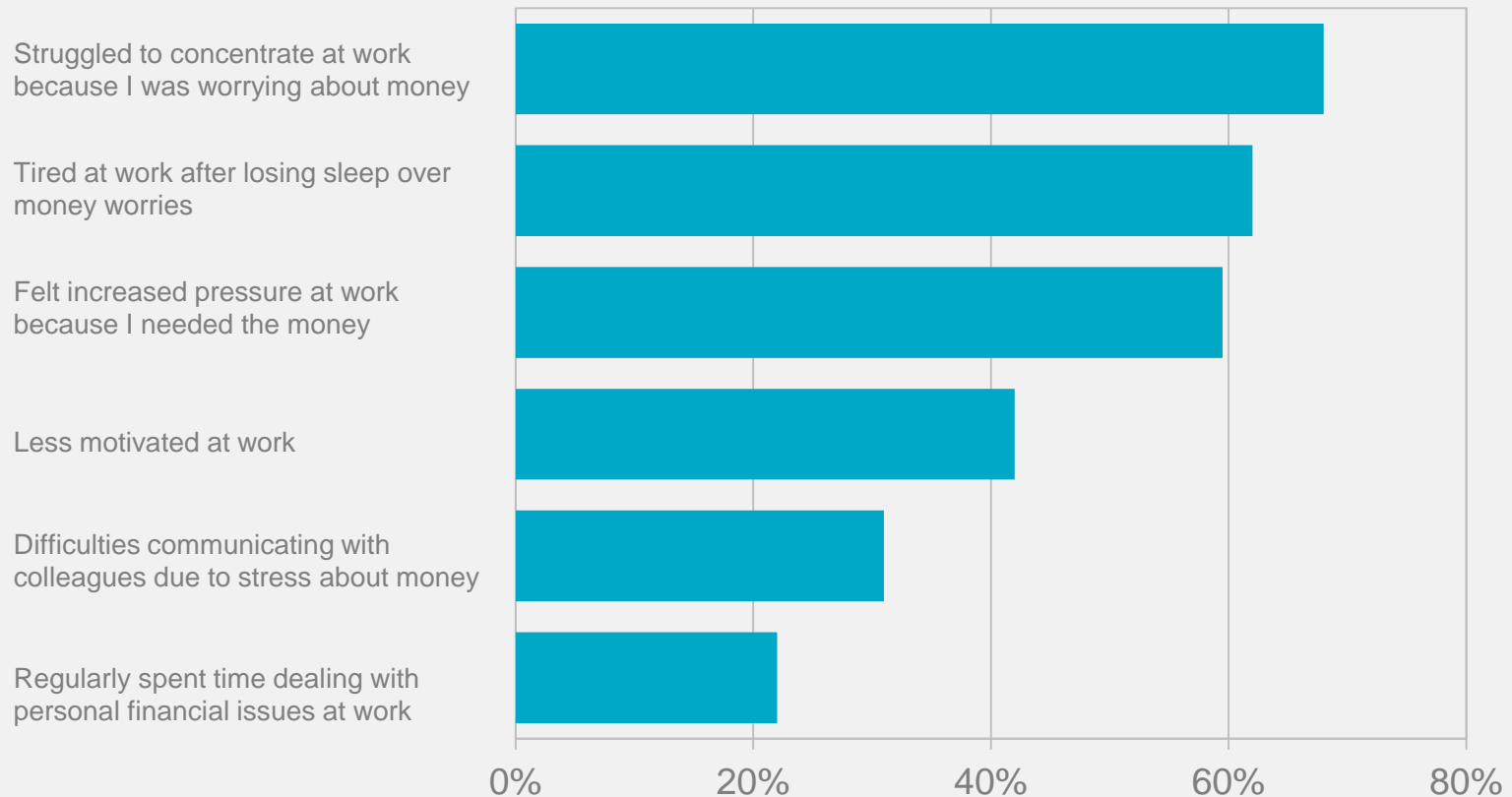
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WAYS IN WHICH FINANCIAL DIFFICULTIES AFFECT PEOPLE AT WORK



CONSIDER THE IMPACT OF THIS ON AN EMPLOYEE'S PHYSICAL AND EMOTIONAL HEALTH



HOW IT IS IMPACTING THE WORKPLACE

WHAT IS IT COSTING YOUR BUSINESS?

RESEARCH BY BARCLAYS SHOWS THAT FINANCIAL STRESS CAN COST A COMPANY UP TO **4%** OF THEIR BOTTOM LINE¹



Employees admit that **financial worries** impact their...



HEALTH²
32%



RELATIONSHIPS³
23%



PRODUCTIVITY⁴
25%



TIME AWAY
FROM WORK⁵
8%

ABSENCES

45%

SAY MONEY MATTERS
ARE THE #1 CAUSE OF
STRESS⁶

PRODUCTIVITY

46%

EMPLOYEES SPEND 2-3
HOURS PER WEEK AT
WORK DEALING WITH
PERSONAL FINANCES⁷

RETENTION

38%

EMPLOYEES LOOK FOR
BETTER BENEFITS WHEN
CONSIDERING JOB
CHANGES⁸

ATTRACTION

UPCOMING WORKFORCE
TRENDS AND THE
WAR ON TALENT
DRIVING NEED FOR
IMPROVED BENEFITS
FOCUSED ON TOTAL
WELLBEING



FINANCIAL WELLNESS IS A PILLAR OF TOTAL WELLBEING

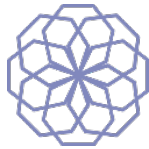
TOTAL
WELLBEING

PHYSICAL

EMOTIONAL

FINANCIAL

ELEMENTS OF FINANCIAL WELLNESS*



**Control over the
day-to-day**

Not overspending
income. Debt and
expenses are
manageable.



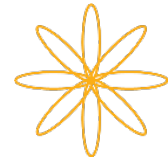
**Prepared for the
unexpected**

Having the capacity
to absorb a
financial shock.



**Freedom to make
choices in life**

Including access
to resources or
financial guidance
to improve their
situation.



**On track for
the future**

Having a plan for
the future and
saving towards it.



WELLNESS

UNDERSTANDING DIFFERENT NEEDS





WHERE TO START?

A 'FIRST STEPS' ROADMAP

1.

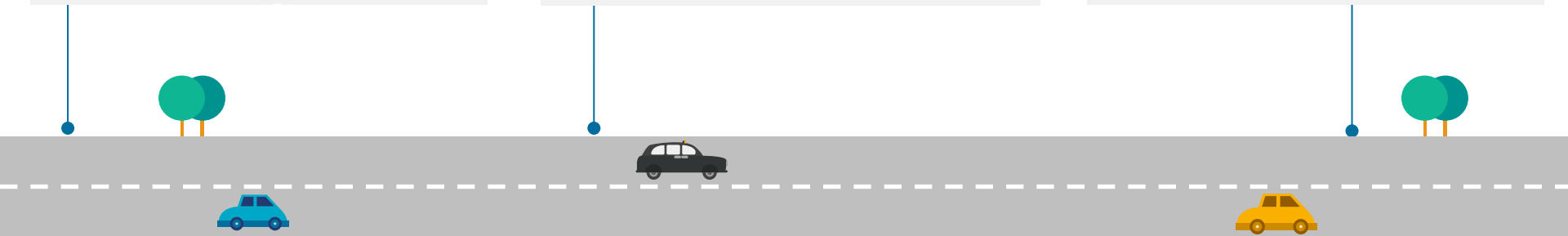
UNDERSTAND THE
FINANCIAL, PHYSICAL
AND EMOTIONAL
NEEDS OF YOUR
EMPLOYEES

2.

AUDIT YOUR
CURRENT BENEFITS
PROGRAMME TO
UNDERSTAND GAPS &
BUDGET OPPORTUNITIES

3.

DESIGN A PROGRAMME
AND CREATE AN
IMPLEMENTATION
ROADMAP



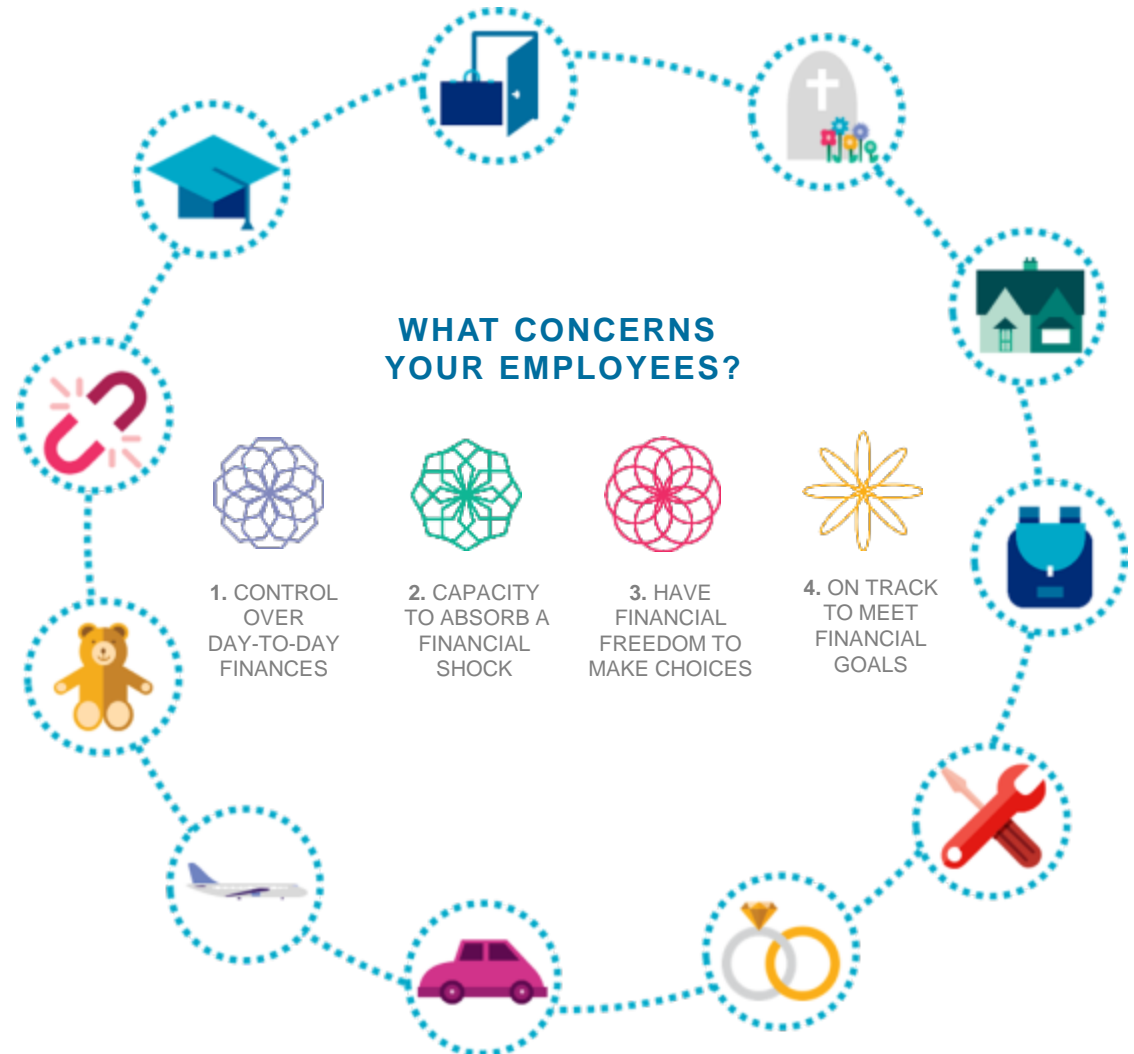


IMPORTANCE OF DATA UNDERSTANDING EMPLOYEE NEEDS

PULSE SURVEYS

- Quick and simple to fill in (less than 90 seconds)
- Cover the four elements of financial wellness
- Deeper dive into specific issues

WHAT CONCERNS YOUR EMPLOYEES?



WELLBEING PROGRAMS

EXAMPLE IMPLEMENTATION ROADMAP

LAUNCH TOPIC-BASED
FINANCIAL EDUCATION
SERIES (ONLINE & F2F)



LAUNCH DEBT
CONSOLIDATION
BENEFIT



LAUNCH DIGITAL
WELLNESS PLATFORM
(COVERS BOTH HEALTH
AND FINANCIAL)



RUN DROP-IN
FINANCIAL CLINICS
AND HEALTH
CHECKS



MOVE PENSIONS
TO A **MASTERTRUST**
ARRANGEMENT



LAUNCH
ALTERNATIVE
SAVINGS VEHICLE





CONCLUSION: WHAT WE KNOW



Financial wellbeing affects our physical and mental wellbeing



All employees are unique



Data informs decisions



Greater value can be found in current benefit spend



Starting small is possible

