

## The financial answers your employees seek to move forward with confidence.

Employees' financial challenges have increasingly become employers' challenges. To protect both the balance sheet and the attraction and retention of your talent, it's important to understand the costs accrued when employees' financial needs are not being met with the proper resources.

**\$413 per year**

increase in healthcare costs per financially stressed employee\*

**\$50,000 per year**

in increased compensation and benefits for each employee who reaches retirement age and is unable to retire\*

**60%**

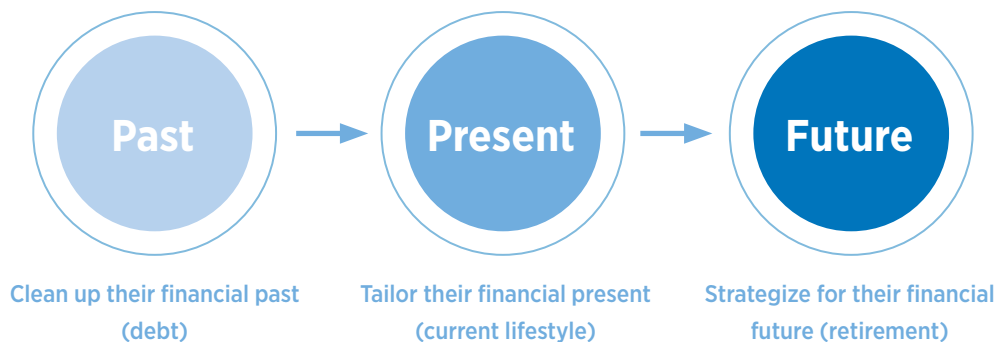
of American workers are concerned about their current levels of debt\*\*

Enhance the value on investment for employees and the return on investment for your organization by crafting an employee-centric financial wellbeing strategy that's based on the needs of the individual. In today's uncertain economy, 84% of employees want to count on their employer to deliver the best benefits, such as useful resources like financial coaching and debt consolidation.

### Personalize your approach to employee financial wellbeing with Gallagher Money Coaching.

Enhance your retirement plan with an approach that centers on the individual and how they save, spend, invest, borrow and protect their finances. Whether it's setting a budget, paying down debt, buying a home, maximizing the retirement plan match or better leveraging the organization's financial wellbeing benefits, there is a learning tool to meet every unique need.

### With Gallagher Money Coaching, employees will work on their:



\*National Institute for Occupational Safety and Health (NIOSH), "Stress...at Work," Publication No. 99-101.

\*\*Source: Franklin Templeton's Voice of the American Worker Survey (<https://www.franklintempleton.com/insights/research-findings/voice-of-the-american-worker-survey>).

## A financial problem-solving hub for every individual's needs

### Stability Academy

Core curriculum built to measure financial stability, improve stability via unlimited coaching and re-measure to show progress.

### Recession Proofing

Insights and guidance to encourage financial stability no matter the economic conditions.

### Mock Retirement

Use tools to project retirement income and subsequent lifestyle; improve confidence and create earlier retirement opportunities.

### Accountability Coaching

Employees will receive unbiased, empathetic and knowledgeable financial insights as they navigate the goals in their financial lives.

### Public Service Student Loan Forgiveness (PSLF) Tool

Help employees determine their eligibility and navigate the complexities of the federal PSLF program.

### College Aid Coach

Compare school choices to promote a best-fit education path and prevent unnecessary student loans for both parents and students.

### Debt Reduction Tool

Employees receive the tools, plan and support they need to rid themselves of stressful consumer debt.

### Help With Bills

Provide timely resources and guidance for your employees struggling with major cash flow issues to alleviate financial stress.

### Housing Hero

Sort through the biggest housing challenges, from housing affordability and mortgages to maintenance upkeep costs.

### Budget Building

Teach your people how to create a realistic budget. They will learn to manage financial stress and make progress toward their financial goals.

### Executive Program

Tailored program designed for individuals with increased financial acumen and/or income.



### What employees get:

- One-on-one interaction with money coaches via chat, email and phone
- On-demand video courses and tools
- Personalized financial action plans
- Financial health assessment
- Your Money Line® interactive dashboard accessible via app or web
- Integrated benefit decision guidance
- Student debt tools and resources
- Full spectrum of help based on age, event or topic
- "Getting Better With Gallagher Financial Wellbeing" educational webinars and resources

### What employers get:

- Assigned client success specialist
- Engagement success communication plan
- Integrated benefits communication
- Corporate kickoff event
- Real-time reporting and workforce insights

**Request a demo of Gallagher Money Coaching today to create a more resilient tomorrow for your employees and your organization.**

Contact your Gallagher retirement plan consultant.

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