

# Financial Wellness



WILCOX  
FINANCIAL

## Offer Financial Planning as an Employee Benefit

### Financial Stress costs your business\*:

- 1 in 3 employees report financial issues are a distraction at work
- Financial stress can decrease productivity 3 hours or more a week
- Many employees aren't prepared for retirement
- 70% of Americans live paycheck to paycheck. Employees often blame their compensation. However, they need to recognize, "it's not about what you earn, but how much you keep"

Source:  
<https://www.financialwellness.com/?ectid=30.22.3922>

*Comprehensive Financial Planning can help improve employee productivity, loyalty, and performance*

**To achieve financial wellness, your people need a coach— a Financial Advisor to put a comprehensive plan together, not sell a product.**

### Your employees will understand:

- ◇ **Budgeting**
- ◇ **Debt Elimination**
- ◇ **Tax Planning**
- ◇ **Insurance Education**
- ◇ **SAVING AND PLANNING FOR RETIREMENT**



This non-ERISA benefit can be employer paid to select employees, offered to all employees as voluntary, or cost sharing agreement.

#### Beginner Plan

Designed for young professionals just getting started and needs a foundation for financial success to establish Financial priorities, goals and implement recommendations regarding debt reduction, wealth accumulation and protection

- Personalized CFO Website
- Spending and Budget Plan
- Insurance Planning

#### Basic Plan

Designed for more established professional(s) that has accumulated assets and financial products, and need direction to reach financial goals. This plan will reinforce positive habits, tax planning, asset allocation and address insurance needs analysis and education planning for children

- Personalized CFO Website
- Spending and Budget Plan
- Insurance Planning
- Investment Planning
- Tax Management Planning

#### Comprehensive

Designed to address complex financial planning for highly compensated employee's and those within 10 years of retirement. This plan develops retirement strategies, intense analysis on cash flow, wealth accumulation, estate planning, tax planning, investment analysis, insurance analysis, education planning for children and a full retirement plan

- Personalized CFO Website
- Spending and Budget Plan
- Insurance Planning
- Investment Planning
- Tax Management Planning
- Retirement Planning
- Estate Planning

**Call or email us to talk about program details for your valued employees**

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**Invest in your employees so they can invest more in your business!**

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