

Retirement Services



Financial Wellness For Your Workplace

*Help Your Employees Face Their Financial Decisions
With Confidence*



A more human resource.™



Contents

Introduction	3
Employees' Financial Difficulties Impact Your Business	4
Workers' Financial Difficulties Impact Retirement Saving	5
Workers Look To Their Employer For Help.....	5
Ready For All Of Life's Financial Challenges	6
Education That Builds Confidence.....	7
Easy To Use Tools.....	8
About ADP®	10



Workers Are Financially Stressed

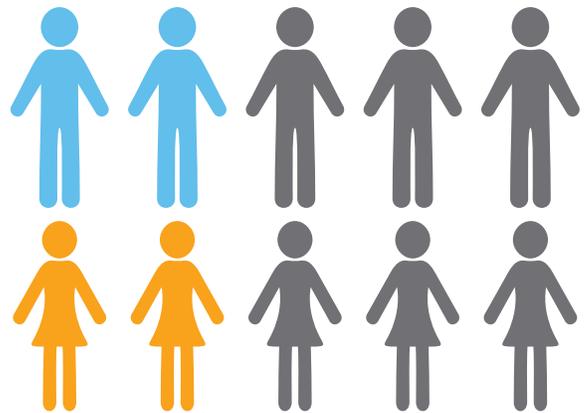
Today's workers are struggling to manage their financial lives — many live paycheck-to-paycheck, have little savings, and no emergency fund. This can make saving for retirement out of reach — and their worries about money are impacting their health, their future, and their job performance.



employees identify
money
as a top source of significant
STRESS

Stress in America - American Psychological Association, February 2015

4 out of 10
indicate that they live
paycheck
to paycheck



Source: <http://www.nielsen.com/us/en/insights/news/2015/saving-spending-and-living-paycheck-to-paycheck-in-america.html>



63% reveal that they **can't cover**
an unexpected expense
like a \$500 auto repair

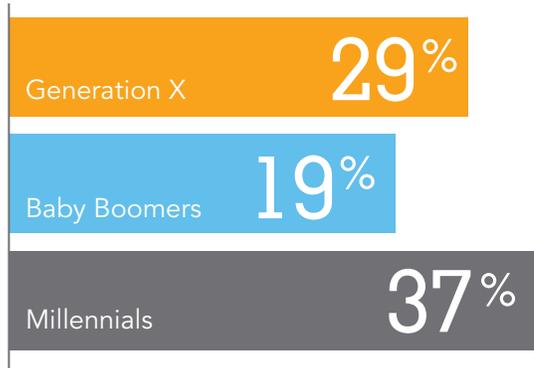
Bankrate.com Money Pulse survey - Princeton Survey Research Associates, December 2015

Employees' Financial Difficulties Impact Your Business

Financial difficulties aren't good for your workers or your business. Employees that bring their financial stress to work can rob your company of productivity, distract your workers on the job, and increase healthcare costs for your business.

Productivity Is At Risk

Workers surveyed share that they are distracted by their finances at work



Employee Financial Wellness Survey - PWC, April 2016

Healthcare Costs Are At Risk

1 in 5 put off or considered skipping **healthcare visits** due to the cost

Paying With Our Health - American Psychological Association, February 2015



Employee Engagement Is At Risk

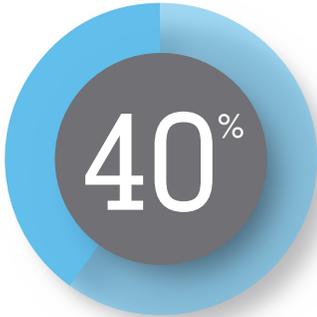
ALMOST HALF spend 3+ hours per week — distracted by personal finances

Employee Financial Wellness Survey - PWC, April 2016



Workers' Financial Difficulties Impact Retirement Saving

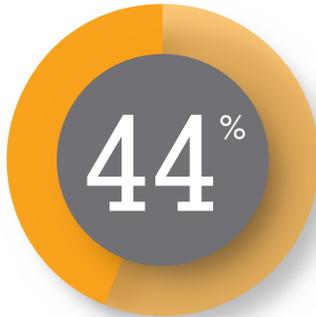
When workers can't make ends meet, saving for retirement can seem impossible. And, if they're not saving enough, they will retire later than planned to make up the difference – which impact your business through increased costs. The savings landscape for the workforce is startling based on the numbers below reported by American workers.



Save less than needed for retirement due to day-to-day expenses
Retirement Confidence Survey - EBRI, March 2016

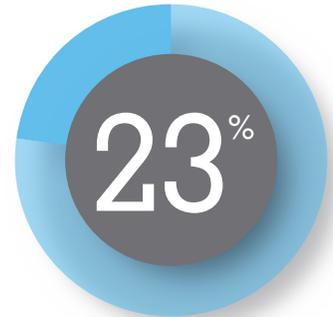


Have less than \$25,000 in retirement savings
Retirement Confidence Survey - EBRI, March 2016



Plan to retire later
Employee Financial Wellness Survey - PWC, April 2016

Took a loan from retirement plan, most often to pay off debt
Retirement Confidence Survey - EBRI, March 2016



Workers Look To Their Employer For Help

Workplace financial benefits are critical to your employees' financial security. They look to their employer for information and support about how to best use these benefits. Many companies now offer or plan to offer financial wellness initiatives to meet this need.



"Employer financial benefits are critical to my financial security"*



"My workplace retirement savings plan will be my main source of retirement income"*



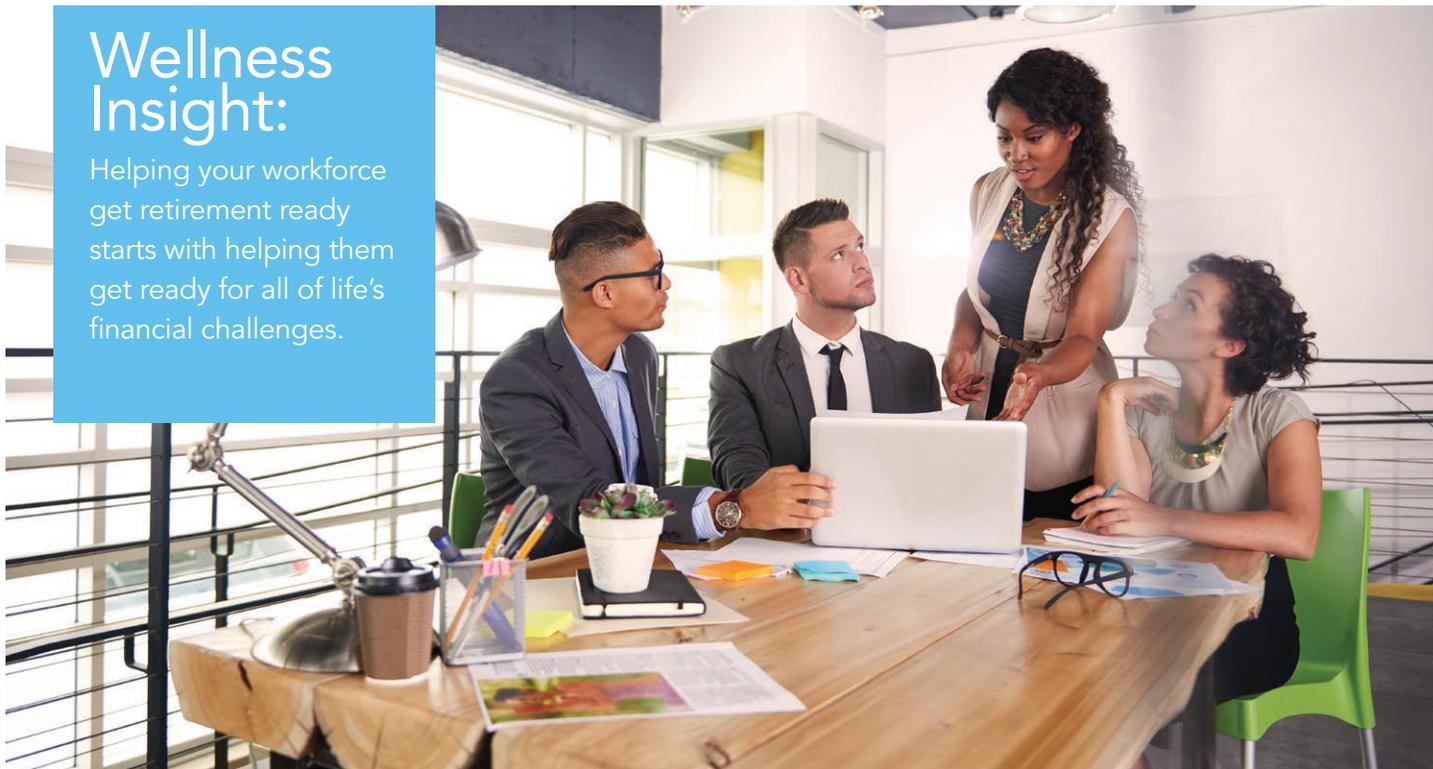
"I want help managing my finances"*

*2016 Workplace Benefits Report - Bank of America Merrill Lynch, April 2016

Ready For All Of Life's Financial Challenges

Wellness Insight:

Helping your workforce get retirement ready starts with helping them get ready for all of life's financial challenges.



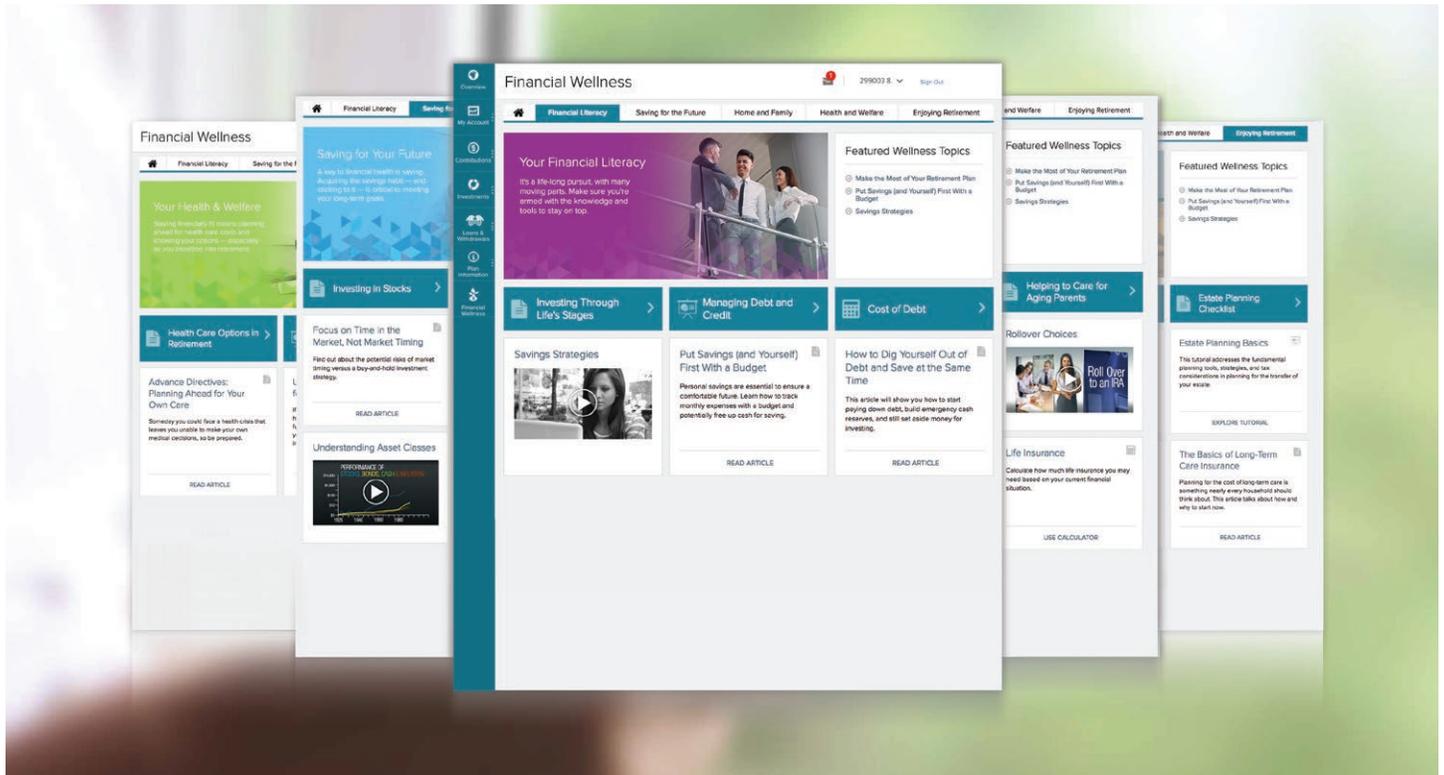
Helping your workforce get retirement ready starts with preparing them for all of life's financial challenges. Workers of all ages are affected by repaying debt, managing day-to-day expenses, and saving for milestones like owning a home, funding a college education and retirement. Providing employees with access to valuable tools and resources gives them the opportunity to manage their personal financial needs and potentially reduce stress and boost confidence.

A financial wellness offering can help employees get a handle on today's spending so they can start to focus on saving for their retirement years. Financial education and guidance can give workers needed tools and resources to help them make better decisions about how they use their paycheck and build a sturdy financial foundation that will carry them into the future and help them avoid stress and debt.



Education That Builds Confidence

ADP's financial wellness program can help employees face their financial decisions with confidence. Accessible through your retirement plan's participant web site, your plan's employees will find a library filled with digital tools and educational information about planning, saving, and providing for their home, family, and retirement. With financial education, employees can make better choices and set realistic goals.



The site provides multiple resources in a self-learning format that allows employees to explore the content and learn at their own pace.

Topics include:

- ▶ Managing debt
- ▶ Saving for college
- ▶ Planning for retirement
- ▶ Estate planning
- ▶ Long-term investing
- ▶ Saving for a home
- ▶ Staying within a budget
- ▶ Finding the money to save
- ▶ Managing healthcare costs

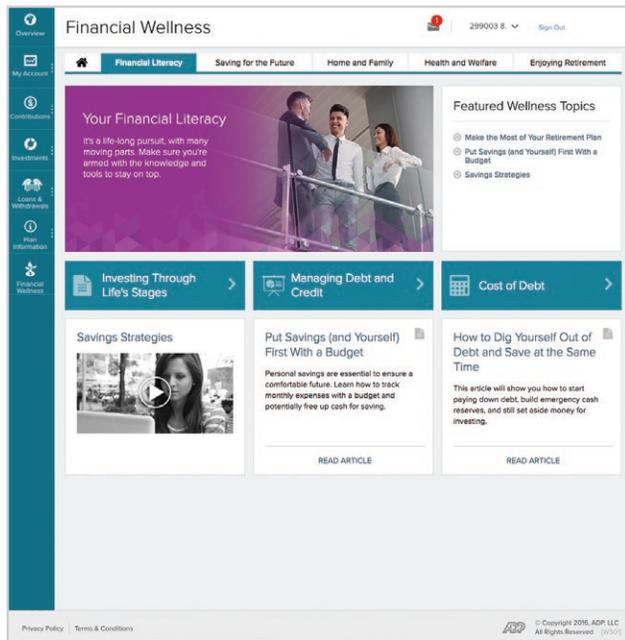


Preparing For Life's Financial Challenges

ADP's financial wellness web site provides access to tools that help employees meet life's financial challenges and plan for a secure retirement. The library of content can help employees get on — and stay on — track with their financial goals at any stage of life.

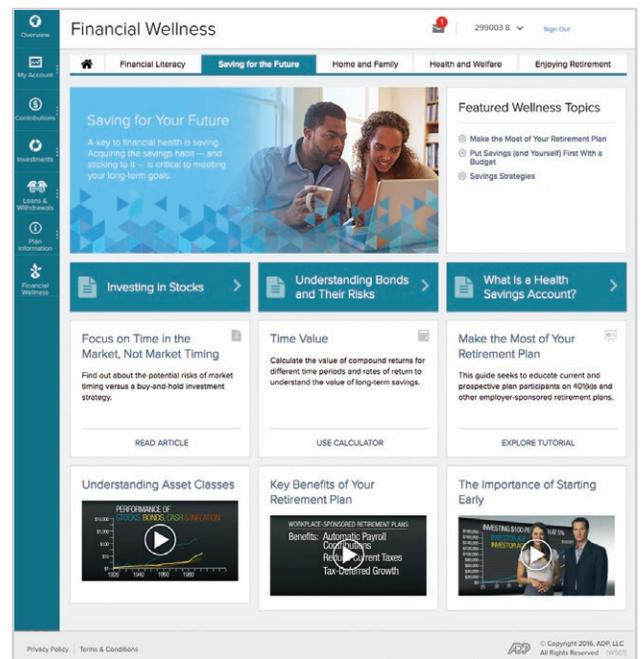
Financial Literacy

Employees can learn about basic savings strategies, tips on managing debt, and how to free up cash within a budget that works.



Saving For The Future

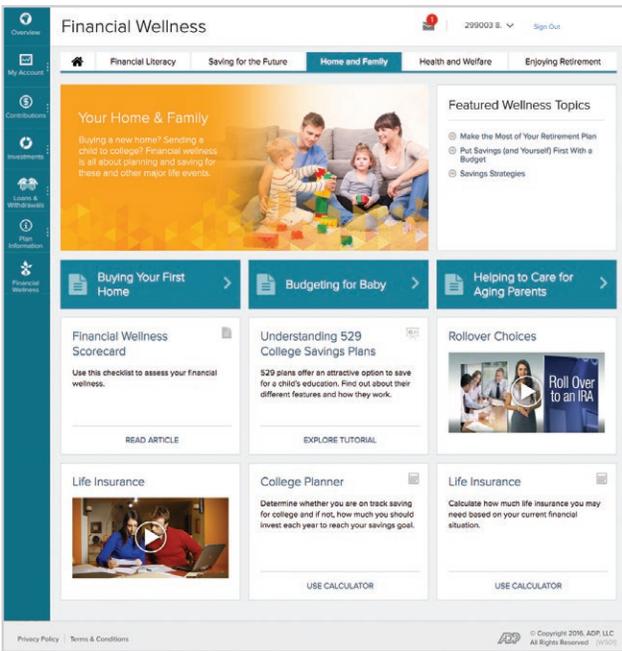
Resources help your employees understand the the risks and potential rewards associated with different investment options as well as the key benefits of an employer-sponsored retirement plan.



Almost 1/2 of workers surveyed say that

MONEY CAUSES THEM the most stress in their life.



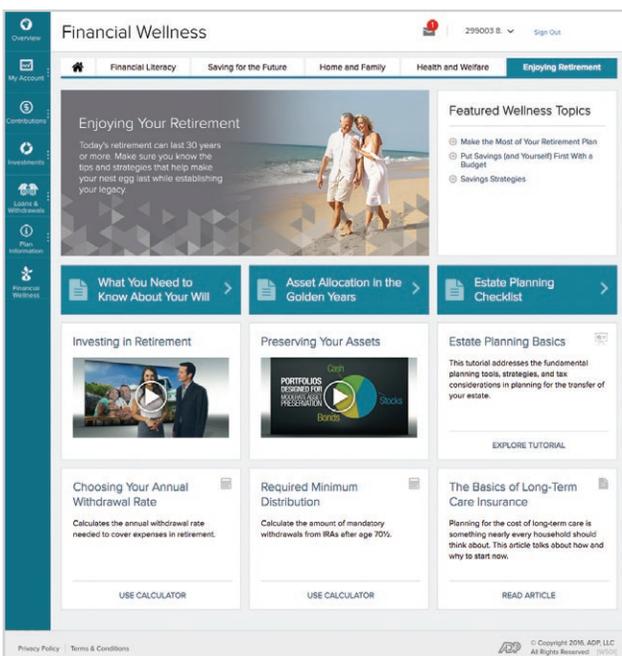
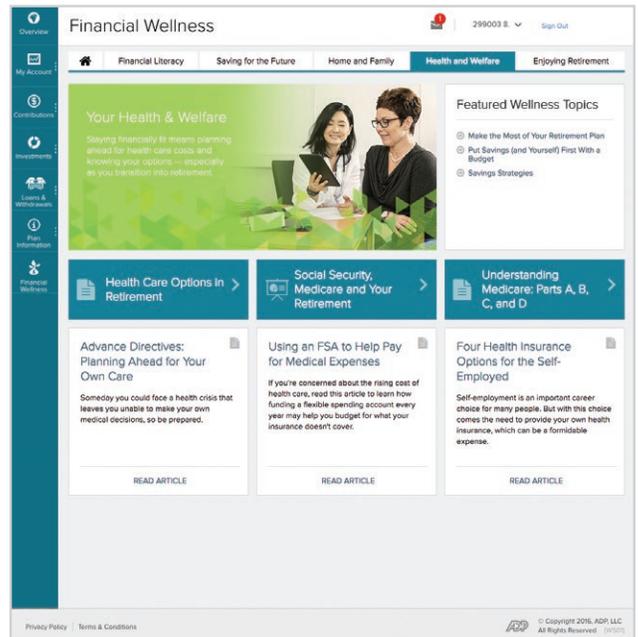


Home And Family

This section provides access to strategies that help employees learn about saving for major life events such as how to budget for a baby, saving for aging parent care, and how to assess insurance needs.

Health And Welfare

Employees can learn basic facts about health care options in retirement, get a better understanding of Medicare, and learn about using a Flexible Spending Account or Health Savings Account to pay for medical expenses.



Enjoying Retirement

Educational resources provide employees with more insight into the benefits of asset allocation, access an estate planning checklist, learn about estate planning basics, and more.

A More Prosperous Tomorrow

Help Secure Your Employees' Futures

Many workers are concerned about their ability to meet many of life's financial challenges like buying a house, paying down debt and saving for retirement. The process of planning and saving for any big financial event can be difficult and overwhelming — but when you give your employees access to sound financial resources and an employer-sponsored retirement plan, you are giving them the ability to save well for the future, feel confident in their decisions, and retire when they are ready. And, employees who have their finances under control can focus on their jobs and make meaningful contributions to the organization.

The resources available through ADP's financial wellness site goes deeper into developing employees' overall financial literacy and retirement planning skills. They can learn the fundamental steps they need to take to get retirement ready — as well as get answers about more complex topics like Medicare and Social Security benefits and make sure they are doing enough to manage the transition to retirement.



Learn More

For more information about ADP's financial wellness programs, please contact your ADP Client Service Team.

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