



More
than
half
of
workers
are
stressed
about
their
finances

> 75 PERCENT

More than 75% of employees
live paycheck to paycheck

Student loan debt is in excess of

1,000,000,000

and far exceeds credit card debt

68% OF EMPLOYEES ARE LOOKING
FOR ADDITIONAL DIGITAL
FINANCIAL WELLNESS TOOLS

FINANCIAL SICKNESS RELATING
TO HEALTHCARE
ABSENTEEISM &
HIGH TURNOVER
COSTS EMPLOYERS
BILLIONS



Financial stressors are not only negatively impacting employees, but are costing employers...These findings are concerning and potentially significant for companies looking to evaluate the return on investment of a financial wellness program."

- Kent Allison, PwC Partner

What Is Financial Wellness?

For employers: financial wellness is defined as a program or set of programs put in place to improve employees' financial behavior and outcomes, which in turn affects the wellness of the business.

For employees: financial wellness is having an understanding and being confident of how their finances can prepare them for their life changes.

The Problem

DID YOU KNOW?

46
percent

of workers spend 3 hours or more during the workweek dealing with or thinking about financial issues. That equates to \$5,000 per year in productivity loss.

Source: PwC's 2016 Employee Financial Wellness Survey

Financially stressed employees are absent on average for 3.5 days annually.

Source: Willis Towers Watson 2015 Global Benefits Attitudes Survey

3.5
DAYS



20%

of employees have had to resign due to financial stress.

Source: Mercer LLC, Inside Employees' Minds

Employees Are Worried

TOP FINANCIAL CONCERNS

41% Not being able to retire when I want to

59% Not being able to meet monthly expenses

57% Not having enough emergency savings for unexpected expenses

Source: PwC's 2017 Employee Financial Wellness Survey



Stress Is Universal

Millennials	57%
Gen X	59%
Baby Boomers	41%

By generation: The majority of Millennial and Gen X employees are stressed about their finances.

Why Employers Take Action

REASONS FOR CREATING OR EXPANDING WELLNESS PROGRAMS

85% It's the right thing to do

80% Increase employee engagement

58% Improve retirement statistics

44% Decrease employee time spent addressing financial issues

33% Employees are asking for programs

26% Decrease medical costs

Source: AON Hewitt 2016 Hot Topics in Retirement and Financial Well-Being

The Solution

Financial Wellness Delivered











Introducing Advisors + Technology as the New Financial Wellness Solution







- Advisors are trained to develop comprehensive short and long term strategies to reach financial wellness and wellbeing.
- Their actions are amplified by software designed with them in mind.

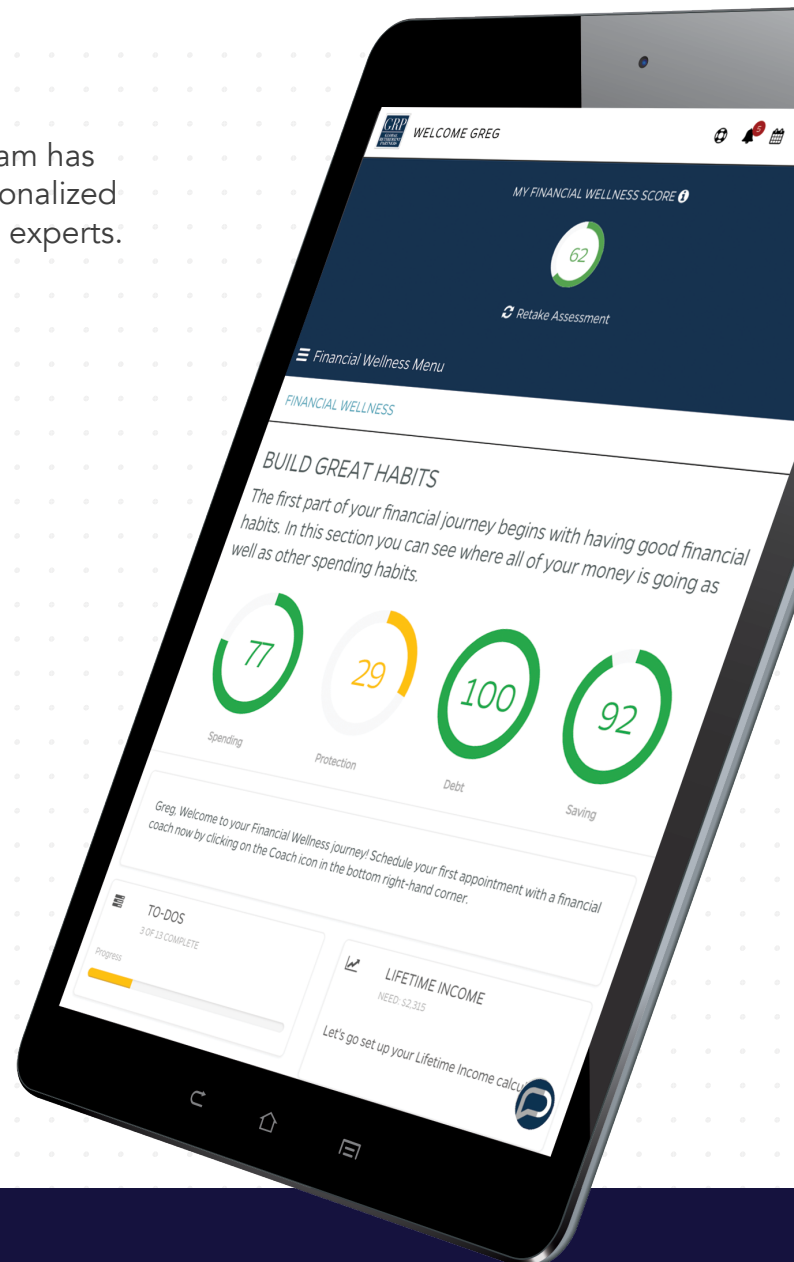
A comprehensive financial wellness program has the power to give your employees the personalized experience they need plus access to human experts.

Decisions We Help Employees Make:

-  Cashflow & Budgeting
-  Debt Management
-  Rent vs. Buy
-  Asset Allocation
-  Insurance Needs
-  Retirement Planning
-  Savings Strategies
-  Situational Planning

User Features:

-  Advisor/Coach Chat
-  Account Aggregation
-  Financial Consultation
-  Educational Resources
-  Online Portal
-  Email Alerts & Monitoring



To learn more about helping your employees make smart financial decisions,
email info@GoCGO.com.