

Here's an opportunity to help people in your organization learn important financial planning strategies.

#### EMPLOYERS BENEFIT

- Increases participation in benefit programs
- Results in positive impact on employee morale and productivity
- Helps reduce costs associated with employees' personal financial problems, such as absenteeism
- Becomes a valuable recruiting and retention tool
- Encourages a culture of self-reliance and increases support for company values
- Helps meet regulatory guidelines and reduce ERISA-related liability



#### EMPLOYEES BENEFIT

- Improves overall financial well-being
- Shows importance of saving for retirement
- Explains the importance of allocating assets to help reduce investment risk
- Increases confidence in making financial decisions
- Improves knowledge of fundamental investing strategies and paying for a college education
- Helps improve understanding of, participation in, and appreciation of employer-sponsored benefits
- Reduces worry about finances
- Encourages a focus on developing an overall lifetime financial program



*The Complete*  
**Financial Management  
Workshop®**

A FINANCIAL EDUCATION  
WORKSITE PROGRAM

**WHY INVESTING IN EMPLOYEES'  
FINANCIAL WELL-BEING MAKES  
GOOD BUSINESS SENSE**





## People Need to Make the Most of Their Money

In times of economic uncertainty, people recognize the need to make sound financial decisions to improve their fiscal well-being and prepare for the future. To meet this need, broad financial education has become a desirable benefit that employers can provide for their workforce.

- Fifty percent of workers in the 2008 Employee Benefits Trends Study indicated they would like access to general financial planning information at the workplace — up from 30% in 2007.<sup>2</sup>
- Two-thirds of respondents (ages 23 to 28) in the 2009 Young Adults & Money survey said they would like their employers to offer education and guidance on a range of financial topics that go beyond typical employee benefits.<sup>3</sup>



When choosing a financial education course, it is important to select a program that can meet the needs of a wide variety of people. Our comprehensive workshop, *The Complete Financial Management Workshop*<sup>®</sup>, is particularly well suited for working individuals who need to plan for retirement

and make sound financial decisions to help protect their families and their assets. It will provide the people in your organization with a strong foundation in the six key areas of personal finance — risk management (insurance protection), cash management, investment concepts, tax management, retirement planning, and estate planning — and help strengthen the financial planning efforts they already have in place.

## For Your Employees



The benefits of providing financial education at the workplace are wide ranging. People are in need of money management knowledge and skills to manage debt, save for major purchases such as a home, allocate and choose

investments for their retirement and investment portfolios, and pay for their children's college educations.

*The Complete Financial Management Workshop* addresses real-life concerns and provides tools that will last a lifetime. Participants will develop healthy approaches to their personal finances and retirement planning. With the knowledge they gain, they will become more confident making financial decisions to pursue their family's overall financial goals and help improve their financial futures.

Sources: 1) *Benefits Selling Magazine*, June 2008;  
2) *Business Wire*, March 31, 2009

## WORKSHOP AGENDA

### Risk Management

- Safeguarding money and assets
- Protecting the family's future
- Determining how much insurance is enough

### Cash Management

- Creating better cash flow
- Understanding budgets
- Managing debt
- Building net worth

### Investment Concepts

- Assessing investment risk tolerance
- Avoiding common investment mistakes
- Reviewing investment options
- Balancing volatility and stability
- Funding a college education

### Tax Management

- Assessing tax liability
- Using tax-favored strategies to keep more income rather than giving it to Uncle Sam
- Understanding the benefits of tax-deferred, tax-exempt, and tax-reduction strategies

### Retirement Planning

- Calculating the cost of retirement
- Evaluating various sources of income
- Utilizing retirement savings programs
- Selecting appropriate investments
- Preparing for a more comfortable retirement
- Avoiding penalties on retirement plan distributions and rollovers

### Estate Conservation

- Preserving more of an estate for heirs
- Keeping an estate out of probate
- Finding ways to reduce estate taxes
- Benefiting from trusts and charitable giving strategies

Sixty-six percent of senior HR and finance executives at large companies believe that providing broader financial education at the workplace is more important today than it was a year ago.

Source: credit.com, 2009