

# It's time.

## Workers report that the #1 source of stress is personal finances.<sup>1</sup>

This carries over into the workplace and can cause distraction at work, increased absenteeism, increased turnover, and delayed retirement. It can also exact a heavy toll on associates and their employers:

**67%**

of respondents in a recent national study report being **stressed** about their finances<sup>1</sup>

**80%**

of employers report that financial stress is lowering their employees' performance level and costing them nearly **half a trillion dollars** annually<sup>3</sup>

**7 in 10**

employers believe workers face issues **not addressed** by their benefits plan<sup>1</sup>

## It's time to start thinking differently

Financial wellness is not a new idea. But statistics show that **financial stress among employees is growing.**<sup>2</sup> Many traditional approaches are piecemeal and fragmented and can often fail to meet the increasing needs of businesses and their associates.

There is a connection between being **financially confident** and being **financially well**. Financial confidence helps individuals take control of their financial situation, which can allow them a better opportunity to fulfill the goals that matter the most to them.

## What does it mean to be financially well?

It is a time when you:

- Manage daily finances with ease
- Are prepared for unplanned expenses, and
- Successfully plan and save for your long-term financial goals.

## Introducing our financial wellness approach

To meet the financial wellness challenges that so many face, CREATIVE introduces a **flexible** and **straightforward** approach to help build financial confidence. Our approach includes resources, guidance, and insights to **empower** individuals, and provides support for their **path to financial wellness**.



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## The CREATIVE difference

### Experience and expertise tailored to the needs of organizations and their associates

For over 60 years, we have helped our clients reach their goals through a holistic and collaborative approach. This is how we bring deep expertise to address the unique needs of each client, to design solutions around their specific priorities and to meet their individual and family goals.

We firmly believe financial wellness programs need the same type of approach to succeed; not the piecemealed and fragmented attempts that we often see. What's needed is an approach that focuses on **improving people's financial confidence** so that it can better **support their path to financial well-being**.

Helping clients navigate their path to financial wellness is at the core of what we do.

## We make it EASY!

Employers care about the financial well-being of their associates and want to help. Yet, finding the resources to do so can be a challenge. That's why one of our key design principles is making it EASY, with:

- ✓ A dedicated account executive
- ✓ A coordinated and experienced team
- ✓ Simple execution and implementation
- ✓ Clear next steps that make it easy to engage and take action

<sup>1</sup>MetLife: Financial Wellness Programs Foster a Thriving Workforce, 2019.

<sup>2</sup>"PwC's 8th Annual Employee Financial Wellness Survey: 2019 results," PwC US, PricewaterhouseCoopers, [pwc.com](http://pwc.com), 2019.

<sup>3</sup><https://www.forbes.com/sites/colleenreilly/2020/09/09/why-financial-wellbeing-at-work-is-more-important-than-ever/>

# Start Thinking Differently FINANCIAL WELLNESS