



# Total Financial *Wellness*

For Your Organization

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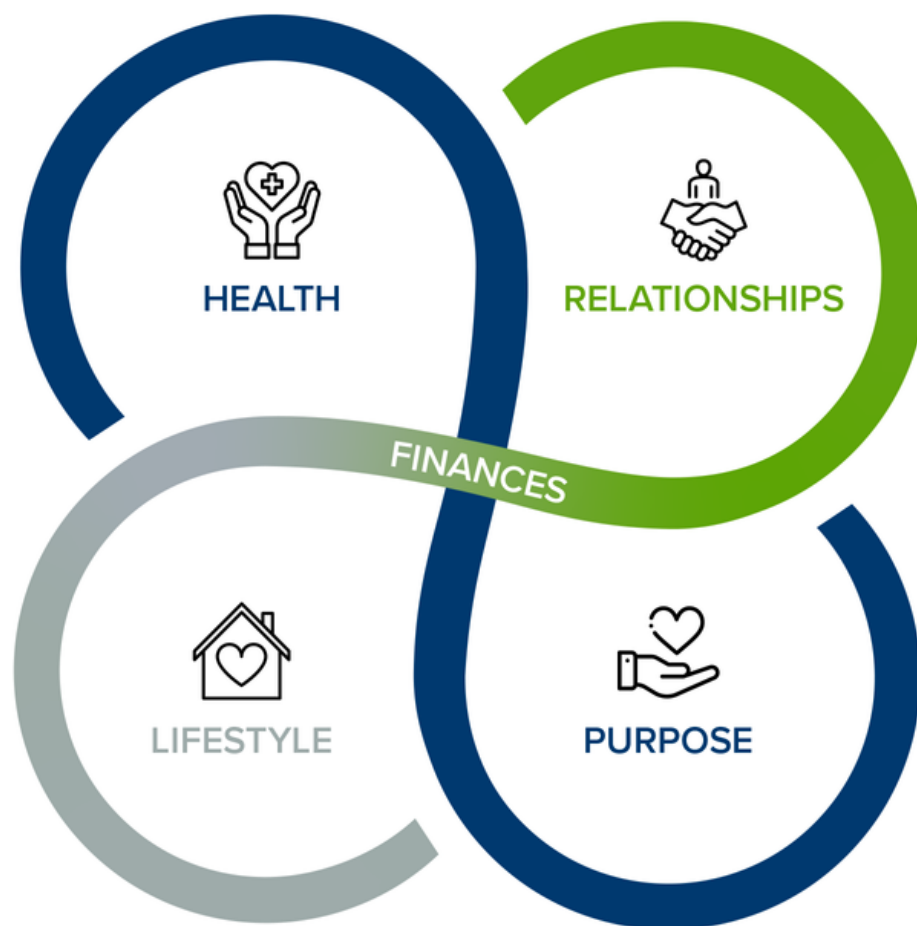
# Help your employees focus on the thing that matters most to your organization: *Their Wellness.*

They are the face of your company, the voice on the phone, the talent that keeps you competitive. Beacon Bridge takes a holistic approach to financial planning that we call **Total Wellness**.

Through our organizational partnership with you, we will help your employees understand how to invest their money across five essential aspects of life—**finances, relationships, health, lifestyle, and purpose**.

We believe our approach can help reduce stress and increase resilience. Our mission is to help everyone make confident decisions, avoid costly mistakes, and achieve meaningful impacts.

Help them spend less time on their personal stress and more of their energy on the mission of your organization.



Our innovative financial wellness programs are tailored to your organization's unique needs. Changes, whether organizationally based or personal, require expert guidance. Here are some of the reasons we've historically partnered with organizations:

### Triggering events

- New or changes in Healthcare Coverage
- Offering or managing a pension plan; pension plan freeze
- Compensation plan changes
- Layoffs
- Change in 401k or Retirement plan provider
- Equity Award
- Birth, death, divorce, or other life event

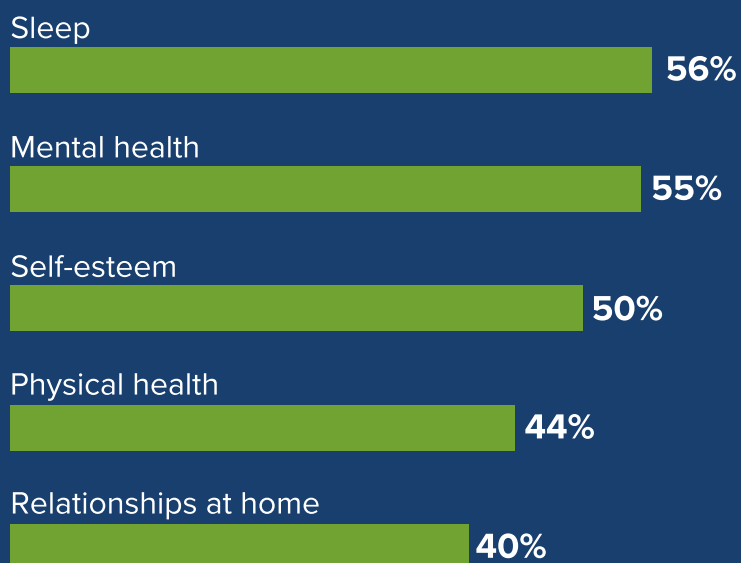
### On-going events

- New Hire Onboarding
- Employee nearing retirement
- Executive Compensation offering
- Merger/Acquisition/Sale of Business
- Adding Financial Wellness to benefit offering

## The Problem

**Financial stress extends beyond the bank account to key drivers of health & well-being.**

In the past year, financial stress and money worries have had a negative impact on...





## Why should you be offering a financial wellness plan?

Your employees are a key asset and investing in them is essential to retaining your best talent and creating a productive workforce. Financial wellness education is more than just understanding benefits and setting up a retirement plan.

74 percent of employees seek financial guidance when dealing with financial decisions, crises, or life events.<sup>1</sup>

**80%**

of employees agree saying they think employers should play a role in supporting their financial wellness.<sup>2</sup>

**38%**

of employees are not confident they'll reach their retirement goals.<sup>2</sup>

**44%**

of employees who participate in equity compensation plans say it was an important reason for accepting a job.<sup>2</sup>

# The financial health of your employees is vital to your company's success and *Cultural Wellness*.

Financially stressed employees are nearly five times as likely to admit personal finance issues have been a distraction at work.<sup>1</sup>

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What does this mean for employers? Resources wisely invested in your employees can pay big dividends.

## Potential Employer Benefits

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- Value added benefit with no cost and little effort
- Higher benefit participation rates
- Employees on track for retirement
- Increased productivity
- Increased retention and employee engagement

## Potential Employee Benefits

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- Reduced stress
- On-going plan to reach financial goals
- Appropriate planning for on-time retirement
- Improved overall well-being
- Greater financial confidence



"Financial fitness is not a pipe dream or a state of mind.  
It's a reality if you are willing to pursue it and embrace it."

- Will Robinson



## A financially *healthy* workplace matters.

Beacon Bridge Wealth Partners has the ability to create flexible delivery options that meet the needs of your workforce. Our goal is simple. We provide customized solutions for your employees and tailored solutions allow employers of all sizes to offer a meaningful path to financial success. Our solutions include:

**Educational on-site workshops and webinars.** We tailor group education programs based on topics relevant to your company's needs.

**One-on-one financial planning consultations.** We give your employees customized financial advice with a roadmap to help them achieve their financial goals.

**Online tools and resources.** We provide a suite of financial resources that gives employees access to information and tools to do their own research.

**Access to organizational wellness solutions beyond their finances.** We work with many other unique wellness professionals that can provide additional resources and solutions to support the health of your employees and organization.



## Actions you can take.

Implement financial wellness benefits that focus on the immediate money management concerns employees are facing. Employees can't focus on longer-term goals or become financially resilient when their day-to-day personal finances are in chaos.<sup>1</sup>

Highlight your total rewards offering in a way that can help employees value their benefits within the context of their financial needs. This is particularly key in industries with higher turnover. We find that when employees learn how a particular benefit can solve a financial need, they're more likely to use and appreciate it.<sup>1</sup> Taking the next step to a healthier workplace is as easy as an email to us saying you're ready.

# The future of benefits is *here.*

According to a 2022 benefits report, 84 percent of employers cite that offering financial wellness tools can help with employee retention. Not to mention that 8 years ago, 73 percent of all employers surveyed said that financial wellness programs will be standard elements of benefits packages in ten years. The bigger the firm, the stronger the sentiment. “In ten years” is NOW.

What’s more, 57 percent of firms expected 401(k) plans a decade from now will look much more like pensions - suggesting that companies increasingly will make savings and investment decisions on employees’ behalf, likely through automatic features and diversified default investments to generate income in retirement. This is about the health of your organization, the health of your greatest investment – people. The bottom line, it’s about wellness. First, is financial wellness.

Give your employees what they need – a benefit that’s about their future. Today, 74 percent of employees say investing in their 401(k) and other accounts will help them build a retirement nest egg. 74% need guidance and 26% need education. We are here to help with both; for you and for them.

Financial Wellness is key to the future of your healthy organization. But we are not ONLY focused on the financial health of your employees. We are ready to explore with you the ways we can apply our Total Wellness approach to your organization and make a positive impact on your employees' health, relationships, lifestyle and purpose, while supporting their financial needs.

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**67%** of employees who work for organizations with wellness programs like their jobs more, and they are just as likely to recommend the company to others.<sup>3</sup>

People power a company’s success. It’s paramount to make sure your people can be at their absolute best. That means reducing stress and burnout where possible. That means promoting physical and mental health. That means creating a first-class workplace wellness program.

Ready to start? We’re ready to help you and your organization Plan to *Live Well.*

# Plan to *Live Well*

With over 65 years of combined experience, we can help empower your employees and foster a culture of greater financial confidence within your workplace. In addition to providing personal financial planning, we specialize in workplace financial solutions for employers. Our multi-faceted financial wellness programs will address the unique needs of your company, while maintaining the highest level of trust and integrity with your employees. We know that simplicity is paramount to the success of this program, and our specifically tailored programs will only enhance your current benefits offering.



For more information about bringing financial wellness to your company, contact us at:

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## Sources

1 PwC's 2023 Employee Financial Wellness Survey

<https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html>

2 2022 Bank of America Workplace Benefits Report

[https://business.bofa.com/content/dam/flagship/workplace-benefits/id20\\_0901/documents/2022-WBR.pdf](https://business.bofa.com/content/dam/flagship/workplace-benefits/id20_0901/documents/2022-WBR.pdf)

3 20 Impactful Workplace Wellness Statistics in 2023

<https://www.workhuman.com/blog/workplace-wellness-statistics/>