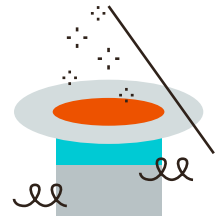


# The Cure for Financial Stress

What do you miss about your childhood? Is it playing all day until the sun went down? Or subsisting on a diet of chicken nuggets and chocolate milk? Or maybe it's the sense of wonder that allowed you to believe in Santa Claus, the Tooth Fairy, and magic? When looking back, what most adults really miss is a simple life, free from grown-up worries: namely, financial stress.



## Financial Stress



Every election cycle, the economy ranks as one of the top concerns of voters. That's completely understandable as many workers find it tough to make ends meet. Even those who aren't

living paycheck to paycheck still worry about safeguarding their family's financial future. It's such a significant worry that stress over one's finances often materializes into physical ailments.

Financial stress often causes workers to experience sleepless nights, anxiety-induced ulcers, panic attacks, and in some cases, even heart attacks. This is bad for their health, of course, but also bad for business. Sleep deprived workers tend to be less productive, hurting a company's bottom line. Stressed out employees are less engaged, and in the more extreme cases, can contribute to rising employer healthcare costs.<sup>1</sup>

## Financial Wellness



A smart employer looks out for the financial wellness of its workers. This can help relieve their anxiety, and also ensure the health of the business as well. In fact, according to a report by the

Consumer Financial Protection Bureau (CFPB), every dollar invested by a company into a financial education and benefits program for its workforce saves the business three dollars in return.<sup>2</sup>

A well-rounded financial wellness program provides budget and debt management, investment strategies, plans for home ownership, retirement resources, and more. A successful plan addresses the financial needs of workers at every stage of their life, from the fresh entry level employee saddled with college loans, to the older millennial getting married and having kids, to the middle-aged worker sending kids off to college, to those approaching retirement. The advantages of a proper program include lower employee turnover, reduced employer health care costs, and happier, stress-free employees who can achieve their full potential.

## Our Services



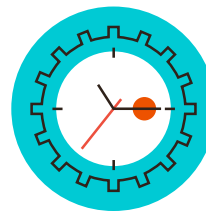
Since 1925, Alliant has been a top-tier diversified insurance products distributor and leader in consulting, employee benefits, and risk management solutions. When establishing a custom financial wellness program for your company, we go beyond simply offering asset management or financial vehicles like mutual funds and retirement plans. We create holistic and comprehensive programs that integrate all employer benefits, and provide debt consulting, estate planning, and wealth protection.

The goal is to meet employees at their specific life stage and tailor our guidance around them. Our financial wellness programs are a thorough, on-going process rather than a single event. They're designed to provide support and accountability to ensure your team members actually develop positive financial behaviors that lead to better financial security and a stress-free lifestyle.



**44%**  
of employees

report worrying about  
finances at work.



**46%**  
of employees

admit to using up to three hours  
of work time each week sorting  
out personal financial matters.

An expert financial wellness program can increase your workers' financial stability, and in turn, raise their productivity. The result is happier, more engaged employees. Visit us online to learn more about [Alliant Retirement Consulting](#). Or visit us online at and [alliantbenefits.com](http://alliantbenefits.com) to learn more about our Health & Productivity Consulting Services. Empowering your employees isn't just showing you care, it's good business!

1. [usatoday.com/story/money/columnist/powell/2014/09/27/powell-financial-wellness-program-benefit/15457903/](http://usatoday.com/story/money/columnist/powell/2014/09/27/powell-financial-wellness-program-benefit/15457903/)
2. [files.consumerfinance.gov/f/201408\\_cfpb\\_report\\_financial-wellness-at-work.pdf](http://files.consumerfinance.gov/f/201408_cfpb_report_financial-wellness-at-work.pdf)
3. [purchasingpower.com/about/news/44-full-time-employees-worry-about-their-personal-finances-during-work-hours](http://purchasingpower.com/about/news/44-full-time-employees-worry-about-their-personal-finances-during-work-hours)

**alliantbenefits.com**