MarshMcLennan Agency

MMA PROSPER WISE℠

What's the Buzz Around Financial Well-being?

Employees have growing concerns over their financial future. Marsh McLennan Agency now offers Education and Advice services because we understand that financial stress impacts employee productivity:

5x
More likely to be distracted by their finances at work[1]

53%
Of workers are stressed about their finances[1]

1/3
Of employees have savings to cover 6 months of expenses

61%
Of pre-retirees and 47% of retirees feel unprepared

Many employees do not have access to a financial advisor that has their best interest in mind so they are left to fend for themselves. Others will look for guidance at their human resource or benefit offices, which is not ideal. HR department distractions account for 10% of HR Pay.

Recent studies have shown that your employees want your help when it comes to financial education:

86%
Of surveyed employees said they would participate in financial education if offered[2]

71%
Actually do participate when it is offered[2]

1 Source: Human Resources Magazine

2 Source: 2019 Employee Financial Wellness Survey by PWC

Value On Investment

The Consumer Financial Protection Bureau, a federal watchdog agency, estimates that employers typically see an **VOI of $3 for every $1 invested** in a financial well-being program.

Powered By People And Amplified By Technology.

Marsh McLennan Agency's Financial Well-being Education and Guidance offering is "Powered by People and Amplified by Technology", and includes a variety of comprehensive services tailored to your employee needs on a vareity of topics:

- Enrollment/ Transition
- Investing Basics
- Intermediate Investing
- Pre-Retiree/ Life Stages
- Budgeting/Debt Management
- Estate Planning Basics
- Voluntary Benefits
- Social Security/ Medicare
- College Planning
- Retirement Income Strategies

Powered by People

MMA Financial Coaches will answer your employees' individual questions and help them reach their financial goals. Our monthly webinar series makes it easy to learn about a wide variety of financial topics.

- Unlimited On-Demand Virtual 1:1 Consultations with a Financial Coach: Connect with a fiduciary advisor to review your financial goals, challenges, and personal plan.
- Monthly Webinar Series: Topics such as HSA/HRA, Market Updates, Social Security, Debt Management, etc.
- Employee Financial Well-being Engagement Certification Program: To drive employee engagement and ensure clients' Return on Investment (ROI) for the financial well-being program (can also be tied to benefit incentives).

Amplified by Technology

Our website gives you the tools and resources you need at every financial stage of life. We customize content tailored to your needs.

- Interactive Financial Well-being Website: Award-winning website with access to videos, articles, educational courses, webinars, budgeting tools, calculators, virtual 1:1 scheduling tool, and more.
- Personalized Assessment Tools: Financial Wellness Self-Assessment, Money Personality Behavioral Analysis, and Personalized Action Plans.
- Student Loan Benefit Solution: Helps employees manage their student debt and allows employers to provide student loan debt assistance.

MarshMcLennan Agency

A business of Marsh McLennan

Your future is limitless.℠

Business Insurance

Employee Health & Benefits

Private Client Services

Retirement

MMARetirement.com