



Is employee financial wellness today critical to business success tomorrow?

The better the question. The better the answer. The better the world works.

Let EY Navigate™ guide your employees toward a stronger financial future for a more stable and effective workforce.

EY Navigate, a planner-driven and digital-focused financial wellness service, provides employees with an actionable path.

EY Navigate helps employees break down complex tasks – such as debt management and retirement planning – and develop personalized action plans.

EY Navigate offers:

- ▶ **A personalized approach**
 - ▶ Tailored to address the financial goals that matter most to employees and their families
- ▶ **User-friendly access**
 - ▶ Available via multiple channels, including an interactive website, mobile app and by phone, based on personal preference
- ▶ **Dedicated, objective financial planners**
 - ▶ Access to highly credentialed professionals available without any financial product sales
- ▶ **A thoughtful, results-oriented approach**
 - ▶ Flexible to meet immediate goals and help build healthier financial habits for long-term financial wellness
- ▶ **Secure account aggregation and access**
 - ▶ Account aggregation, easy-to-use calculators and other financial planning tools in a secure, online environment

Access EY Navigate by:



EY Navigate planner line

Toll-free phone line open Monday through Friday from 9:00 a.m. to 8:00 p.m. EST and staffed with experienced financial planners who will help employees navigate the decision-making process related to their company benefit plans and broad financial planning.



EY Navigate digital

EY Navigate includes a goal-driven website experience that includes digital access to financial planners, robust multimedia content and online calculators. The EY Navigate mobile app will be available soon in the Apple and Google Play app stores for employees on-the-go. The app includes a “think-through-your-purchase” feature, helping users make budget/spending decisions at an initial point of purchase.



EY Navigate group learning

Highly effective, customized, on-site workshops and online webinars cover financial planning, company benefit plans and information on benefit changes and choice considerations.

How does EY Navigate benefit employers?

Your workforce is one of your greatest assets and, when it's experiencing financial stress, it can have a trickle-down effect on organizational success and

Defining trickle-down effect on an organization

- ▶ Financial stress among your workers becomes stress for your company
- ▶ Employer benefits continually evolve, and guidance is lacking; employees have become more self-reliant as they consider choices, which drives the need for educational programs
- ▶ With less stress, employees have more to offer
- ▶ Employee and employer goals align in a wellness program
- ▶ Employees get more out of benefits – and you get more from them

Leading employers are increasingly offering comprehensive financial wellness services to their employees to help with:

- ▶ Reducing employee financial stress
- ▶ Attracting and retaining employees
- ▶ Improving awareness and usage of employee benefits
- ▶ Reducing direct employment-related costs

Employers typically see an ROI of

\$3



for every

\$1

spent on financial wellness programs.

– The Consumer Financial Protection Bureau



How does EY Navigate benefit employees?

With EY Navigate, you can help your employees assess their financial wellness today and plan for tomorrow. Our guidance is highly personalized and addresses the needs of all your employees. EY Navigate also seamlessly integrates your benefit offerings, leading employees to more informed benefit decisions and proper usage. As employees become more active in financial planning, they build the confidence they need to continue their financial wellness journey, which in turn creates a more stable, effective workforce, helping your organization thrive.



83%

of HR professionals say financial stress in employees negatively impacted work performance.

– The Society for Human Resource Management



EY Navigate is recognized as a *Human Resource Executive's* top product of 2018.

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About EY

EY is a global leader in assurance, tax, transaction and advisory services. The insights and quality services we deliver help build trust and confidence in the capital markets and in economies the world over. We develop outstanding leaders who team to deliver on our promises to all of our stakeholders. In so doing, we play a critical role in building a better working world for our people, for our clients and for our communities.

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US SCORE no. 08858-201US_2

2003-3463453
ED None

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ey.com/eynavigate

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