

How can financial wellness pay off for you and your people?

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

**Create a stronger workforce through comprehensive financial wellness services, including tax preparation, via EY Personal Finance.**

**fi·nan·cial well·ness**

[fi-nan-shuh l] [wel-nis]

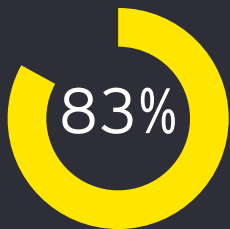
**Noun**

1. An individual's ability to make confident, well-informed, money-related decisions resulting in financial security for both the short and long term.
2. Represents an important pillar of personal well-being, along with health and emotional pillars.

Want to help your employees build and maintain their financial health? A comprehensive financial wellness strategy can help your company benefits perform as designed while better serving your employees' holistic wellness needs through every change life brings their way.

Adding financial wellness services can help demonstrate an ROI on employee benefits programs in numerous ways, including:

- ▶ **Reducing employee financial stress**, often leading to improved productivity, personal health and even loyalty
- ▶ **Attracting and retaining employees** while preparing them for retirement at an appropriate age
- ▶ **Improving awareness and use** of employee benefits and driving a higher ROI on your benefit and compensation plans spend
- ▶ **Reducing direct costs**, including health care, FICA taxes, wage garnishment, bankruptcies and retirement plan loans
- ▶ **Help Mitigating legal risks** with regular employee outreach on responsible retirement investing and financial education



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

– The Society for Human Resource Management



of all US workers say they're in debt.

– US Harris Poll on behalf of CareerBuilder



of workers said they used time during the workday to deal with personal financial matters.

– Workplace Options

Ernst & Young LLP helps drive positive changes in financial behavior, which can lead to increased financial wellness, through personalized learning paths, access to trusted resources and tailored communication to engage individuals.

## EY Personal Finance

is a suite of both planner-driven and digital-focused financial wellness offerings designed to address an individual's financial wellness needs – from understanding their benefits, to comprehensive financial planning, to tax preparation.

Among the services offered:

### EY Navigate™

helps employees break down complex financial planning tasks – such as debt management and retirement planning – and develop personalized action plans on topics affecting early career through retirement. Engage with financial planners through telephone-based counseling, group learning and new digital applications.

### EY Change

recognizes that employer benefits are a key pillar of the employee financial equation. We help employees navigate the impact of organizational change, including restructured benefits, acquisition integration, and severance events and relocation.

### EY Tax Desk

provides individuals prompt access to EY Tax professionals to receive thorough, accurate and easy-to-understand responses to tax questions.

### EY TaxChat™

an on-demand, mobile tax preparation app, connects employees with Ernst & Young LLP professionals in an easy-to-use, secure online environment, making filing personal taxes simpler, faster and more reliable. No appointments, paper documents or complicated tax software are needed.

## Why Ernst & Young LLP?

For more than 40 years, EY Personal Finance has kept a keen focus on offering core financial wellness services in virtually all areas impacting an individual's finances, educating and guiding employees to help them make informed financial decisions and take action to enhance their overall financial health and well-being.

Our professionals have served more than 250 companies and organizations reaching more than 5 million employees.

We have helped employers increase their employees' productivity, satisfaction and retention, which contributes to a healthier bottom line.

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## Ernst & Young LLP's approach to financial wellness



EY Navigate™ and EY TaxChat™ are chosen as **top HR products of 2018** by *Human Resource Executive*.



EY | Assurance | Tax | Transactions | Advisory

### 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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