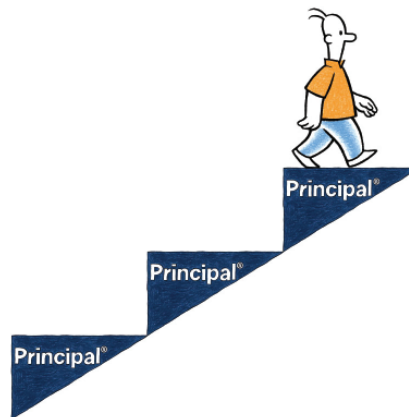


Employee Financial Resource ProgramSM

Will Your Employees Achieve The American Dream?





Help Them Plan for the Future

Most people are frustrated when they think about their finances

At the beginning of 2005, 30 million Americans failed to make the minimum payment on at least one credit card, and two-thirds of all Americans report having trouble paying their bills. Currently, 50 million Americans are three paychecks away from bankruptcy.¹

In addition, Americans are more reliant today on personal savings for their retirement security than ever before. And with many retirements lasting 20 years, 30 years or even longer, people are concerned that they will outlive their savings.² Indeed, according to a recent study by the Society of Actuaries, 45 percent of retirees express some concern that they might deplete all of their savings.

Do they bring their frustrations to the workplace?

According to a March 2005 study by Virginia Tech University, one in four American workers (30 million in all) are in serious financial distress. According to the study's director, professor emeritus Dr. Thomas Garman, the effects of this alarming trend impact not only the indebted worker, but also their family and employer.

How does it impact performance?

The negative costs to your business are endless. Aside from productivity, some of the other common and damaging effects to your business can include¹:

- Absenteeism
- Tardiness
- Diminished customer service levels
- Loss of revenue from sales not closed
- Increased risk taking
- Theft
- Increased health care costs
- Employee turnover

How can employee financial education impact your business?

Proactive education and support can help reduce these impacts while improving your employee benefits package.

Is there a solution?

The Employee Financial Resource Program provides an interactive employee workshop with a focus on key financial issues such as:

- The importance of employer benefits
- How to maximize benefits
- The importance of individual planning and analysis
- How the planning process works

Your employees may also request a complimentary individual session³ to discuss personal financial needs, including:

- Personal financial needs assessment
- Employee benefits review
- Coordination of benefits and individual goals
- Retirement planning

We'll Give You An EdgeSM

According to the Department of Labor (2006), for every \$1 paid in wages to an employee in private industry, employers pay an average of 42 cents in benefits. Of the 42 cents, 12 cents is used for various legally required benefits (Social Security, Medicare, workers' compensation), 11 cents for life and health insurance, 10 cents for paid leave, 5 cents for retirement plans, and the remaining 4 cents for overtime pay.

Our goal is to help you and your employees reach your financial goals by:

- Providing a high-value employee benefit at no out-of-pocket cost to you
- Explaining and reinforcing the value of your existing employee benefits
- Providing employees with an opportunity to receive personalized financial needs analysis at no cost to them
- Generating higher employee satisfaction and productivity as a result of increased financial awareness
- Maximizing the impact of your employee benefit dollar

Are you seeing the maximum potential from your investment? Would you like to add a valuable benefit for your employees with no out-of-pocket cost to you? The Employee Financial Resource Program can help.

¹ InCharge Debt Solutions Web page, InCharge Institute, 2007

² American Council of Life Insurers (ACLI) press release, Nov. 14, 2007

³ An agent of Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392, conducts the individual needs analysis sessions.



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Not A Deposit	May Go Down In Value
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