Top 3 Reasons



Why **financial wellness** is important for your workplace

Workers are financially stressed

Today's workers are struggling to manage their financial lives: Many live paycheck to paycheck, with little savings and no emergency fund. This can make saving for retirement out of reach — and their worries about money are impacting their health, their future, and their job performance.



Employees identify **money** as a top source of significant STRESS¹



Employees' financial difficulties can impact your business

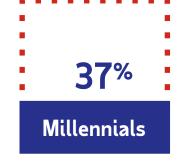
Financial hardship isn't good for your workers or your business. Employees who bring their financial stress to work can cost your company productivity, distract your workers on the job and increase your healthcare costs.

Productivity is at risk.

Workers surveyed share that they're distracted by their finances at work.³







Workers' financial difficulties impact retirement saving

When workers can't make ends meet, saving for retirement can seem impossible. And, if they're not saving enough, they'll retire later than planned to make up the difference — which can impact your business through increased costs. The savings landscape for the workforce is startling based on the numbers below reported by American workers.



"Employer financial benefits are critical to my financial security."4



"My workplace retirement savings plan will be my main source of retirement income."4



"I want help managing my finances."4

ADP Marketplace, expanding your capabilities

Life is easier with ADP Marketplace, your all-in-one HR storefront. Uncover integrated solutions to simplify your HR processes and build a robust HCM system to manage your organization.

Check out these ADP Marketplace solutions to help ease the burden for your employees.



LearningQuest® 529 (college savings plan)

Score big with employees by adding the Learning Quest® 529 Education Savings Program to your benefits package — at no cost.



PayActiv (access to earned wages)

Give employees access to a portion of their earned wages before payday.



Peanut Butter (student loan repayment)

Provide employees with the resources to manage their student debt, and contribute to the repayment of their loans.



SmartDollar (7-step plan + tools)

SmartDollar meets employees where they are with their money, and walks with them stepby-step until they reach their retirement goals.

Learn more at apps.adp.com.

Sources:

- 1. Stress in America American Psychological Association, February 2015
- 2. Bankrate.com Money Pulse survey Princeton Survey Research Associates, December 2015
- 3. Employee Financial Wellness Survey PWC, April 2016
- 4. 2016 Workplace Benefits Report Bank of America Merrill Lynch, April 2016