

AEGIS FINANCIAL WELLNESS

Extraordinary Financial Solutions for Extraordinary Times



The Cost of Poor Financial Wellbeing



A recent survey undertaken by Harvard Kennedy indicated that 41% of the workforce are worried about financial matters, substantially more than any other consideration such as Health (24%), Career (26%), Relationship (20%) etc. The study highlighted the detriment to mental health of such concerns and the financial impact that this had on employers in days lost to stress and impacted productivity

SOLUTION

To that end we assist **business owners and HR functions** to help their people by promoting financial education and providing access to advice in the workplace.

It may be a simple conversation with one of our advisers that alleviates a perceived worry and makes all the difference.

The common financial priorities of employees from the Harvard Survey included:

- * Getting out of debt
- * Getting better at saving
- * Long-term financial planning
- * Not feeling ashamed about their finances
- * Understanding financial language



AEGIS FINANCIAL WELLNESS

Extraordinary Financial Solutions for Extraordinary Times



Out of those surveyed those worried about their finances:

They are 14.6x more likely to have sleepless nights

2.7 hours lost per week worrying about money

1 sick day per year because of financial stress

8.5x more likely to affect quality of work

12.4x more likely not to be able to finish daily tasks

The financial consequence of this was estimated at between 9 - 13% of payroll and have further impacts in areas such as staff retention.

Recent strides have been made tackling the wellness of employees in terms of health and we aim to assist in the area of financial wellness.

We provide a library of guides so that employees are empowered with the information and confidence required to make financial decisions and plan for their futures. These guides are on a variety of different areas including:

Retirement Planning – When can I retire, and what is the likely income I can expect. Should I consolidate my pensions from previous employment.

Saving – This can be for financial security and other reasons such as a deposit for a house

Protection – What type of protection policies do I need, if any?

Tax Planning – What are the legitimate ways I can reduce my tax bill? Covering taxes such as Income Tax, Capital Gains Tax, Corporation Tax and Inheritance Tax

Mortgages/Debts – Assistance with planning to repay debts and which type of mortgage is right for you?

Financial Education – How to manage finances, budget and general information on how markets and the financial world works.

In addition to the library of guides we provide **webinars** on relevant financial topics, **1 to 1 calls** so that employees can talk directly to a qualified adviser about any financial issue they face, and regular magazines aimed at improving knowledge of financial matters.

ALL THIS IS PROVIDED AT NO COST TO THE EMPLOYER

*Aegis Financial Planning Limited is authorised and regulated by the Financial Conduct Authority (FCA No. 624298)
Registered Office: Warnford Court, 29 Throgmorton Street, London, EC2N 2AT. Registered in England & Wales No
8946610.*

*<https://www.aegisfinancialwellness.com/>
E: info@aegisfinancialwellness.com C: 0333 358 2233*