wealth management

REDW Stanley **expertise.**

corporate financial wellness education programs

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Your employees' financial stress is directly impacting your bottom line! According to the *2015 Financial Wellness Survey* conducted by PwC, among U.S. workers surveyed, **45 percent** of respondents find dealing with their financial situation stressful, and **37 percent** admitted to handling their personal finances during work hours. And if you think it's just your lower earners, it's not. **Thirty-seven percent** of those who responded as being distracted by personal financial issues fell into the $100,000 or more earnings group (2011 survey).

What does this all mean for you as their employer? Stressed-out employees, reduced productivity, more workplace accidents, increasing healthcare costs, higher turnover – you get the picture. As an employer, it's in your best interest to help your employees learn how to manage their money – not just for them, but for you. It's a **win-win**.

How do you do this, you ask? By providing them with the tools and resources necessary to begin understanding and taking charge of their current financial position, thus securing financial security for their futures. REDW Stanley Financial Advisors, LLC welcomes the opportunity to partner with you to devise a financial wellness education program that will allow you and your employees to do just that. We take a holistic approach and offer a suite of educational packages that can be customized to address the specific needs of your workforce.

Call us today to learn more about how you can empower your employees with one or more of REDW Stanley's corporate financial wellness education program packages outlined on the next page, or to discuss your specific needs.

BRONZE (WORKFORCE LEVEL)

For workforce level employees building a sound financial future.

GOLD (MANAGEMENT)

For management level professionals accumulating company stock options, etc.

SILVER (MATURE EMPLOYEES)

For the mature employee who is 5-10 years from retirement.

PLATINUM (SENIOR MANAGEMENT)

For senior management level professionals with more complex planning needs.

Continued

REDW Stanley can tailor its corporate financial wellness education programs to suit the unique needs of your organization. The program levels outlined below demonstrate many of the options that may be available to your company.

BRONZE (WORKFORCE LEVEL)

- Financial wellness education workshops and seminars
- Online access to on-demand webinars, white papers, worksheets, financial calculators and other planning tools. Some topics include:
  - Investing (401(k) and other accounts)
  - Cash Flow Planning
  - Child Education Planning
  - Estate Planning
  - Retirement Planning (including income distribution)

SILVER (MATURE EMPLOYEES)

- Bronze benefits plus one-on-one consultations
- Ideal pre-retirement planning program to discuss retirement concerns, including timing, social security, retirement income distribution and cash flow planning

* *Planning also available for early retirement/ termination packages*

GOLD (MANAGEMENT)

- Silver benefits plus additional planning in one-on-one consultation
  - Planning check-up including estate and insurance review
  - Stock option planning including tax considerations
  - Deferred compensation elections and withdrawal planning

PLATINUM (SENIOR MANAGEMENT)

- Gold benefits plus intensive level planning and interaction
  - Planning includes:
    - Insurance, tax, retirement, cash flow and benefits maximization
    - Extensive estate planning including generational

PRICING:

- Fixed/Flat price
- Per Employee
- Per Level
- Retainer

* *Discounts available for group pricing*

PAYMENTS:

- Full-or-partial employee benefit
- Optional payroll deduction
- Employer reimbursement up to specified amount

BENEFITS:

- Increased employee focus and productivity
- Increased employee satisfaction and retention
- Healthier and more stable workforce
- Employee benefit recruitment tool

LOCATION:

- Onsite or at REDW's offices

CONTACT REDW STANLEY if you would like to discuss your own situation in greater depth. We are fee-only fiduciaries who don't sell products or take commissions. Our presentations and the materials we provide will always be objective, unbiased and informative.