

# Employee Financial Wellness Program

The BrightPlan corporate financial wellness package addresses the specific financial needs of executives, HR managers and employees in a simple, sophisticated experience.

Employee symptoms of financial stress range from the obvious (absenteeism) to the less discernible (stress-induced health issues). That anxiety affects their wellness and your bottom line.



*Financially stressed workers can cost you more than \$5,000 a year—per employee.<sup>1</sup>*

By investing in employees' financial wellness, employers see an average of \$3 return on investment for every dollar spent. That return comes in a variety of forms, including:<sup>2</sup>

- ✓ Reduced absenteeism
- ✓ Higher participation in employer benefits
- ✓ Improved employee retention and performance
- ✓ Reduced operating costs

## Financial Planning for All Employees

BrightPlan provides personalized, goals-based planning and investing advice to help employees manage all aspects of their financial lives. Employees can link their existing investment accounts (e.g., the current company 401(k)) for planning and investment advice for those accounts. In addition, if an employee opens a BrightPlan Investment Account, he or she can consult with a CERTIFIED FINANCIAL PLANNER™ professional from Plancorp.

## Wealth Management for Executives

Plancorp, our sister Registered Investment Advisor, helps executives whose needs may extend past the BrightPlan offering. Whether it's estate planning, income tax planning, or insurance needs and policy analysis, Plancorp advisors create a comprehensive strategy for financial success.

## Corporate Retirement Plan Management

Our retirement plan advisors specialize in complex plan design. We aim to maximize contributions for executives, while also managing overall plan costs.

To simplify your experience, our package uses the same low-cost, fiduciary approach across all three offerings. These opportunities are available a la carte or can be combined to create a solution for any financial need.

For more information, please email [wellness@brightplan.com](mailto:wellness@brightplan.com), or call (408) 933-6188 ext. 1.

Sources:

1) <https://www.financialfitnessgroup.com/cost-financially-distressed-infographic/>

2) <https://ffinesse.app.box.com/v/2016-ROI-Report>

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