



FINANCIAL WELL BEING FOR YOUR EMPLOYEES MAKES GOOD BUSINESS SENSE

75%

of Americans agree they would benefit from having financial education and information.¹

63%

of employees report some level of financial stress.²

57%

of employers state that financial advice and guidance programs can be effective in improving employee productivity.³

A growing body of research shows a direct link between workers' financial stability, their productivity and performance at work. Money worries affect every part of employees' lives: relationships, focus on the job, safety, and their physical health.

In fact, we spend most of our adult lives coping with financial matters, yet we receive virtually no formal instruction to prepare us for the challenges.

Step outside the border of your retirement plan. When choosing a financial education course, it is important to select a program that can meet the needs of a wide variety of people. Guide employees in developing lifelong financial skills they can use in their everyday lives.

We Can Help

Legacy Financial Group offers a complete program to tackle real-life financial concerns.

LUNCH AND LEARN PROGRAM

We bring our *7 Barriers to My Financial Life* presentation to your workplace. This free, 30 – 60 minute program offers tips and resources for your employees to help them move around their roadblocks and toward a healthy financial future. The presentation can also help assess our employees' interest in the workshop series.

WORKSHOP SERIES

For those ready to take more control in their financial life, we offer the financial education series *My Financial Life: My Money, My Plan, My Future*. We deliver the financial education tools and resources to help to strengthen skills in key areas of personal finance: risk management, cash flow, investment concepts, tax management, estate conservation, and retirement planning.

Engaging instruction is paired with financial technology, eMoney. The instruction is delivered over three weekly classes, with an optional fourth class for those close to retirement. Classes are followed by a one-on-one consultation with a financial adviser, where attendees gain confidence and understanding of their financial plan.

How is the program offered:

Programs are offered at your location for groups of 12 or more. Small groups or individuals are invited to our public workshops.

Costs:

A nominal workshop fee covers cost of registration, materials, and eMoney access.

(Couples are encouraged to attend and share registration.)

1—National Foundation for Credit Counseling 2015

2—www.financialfitness.com/assets/pdf/2015-financial-stress-report.pdf

3- Consumer Financial Protection Bureau, 2014



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Legacy Financial Group

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Potential Employee Benefits

- Helps improve understanding of, participation in, and appreciation of employer sponsored benefits.
- Helps improve overall financial well-being.
- Increases confidence in making financial decisions.
- Reduces worry about finances.
- Better health — less stress.
- Gains in job performance.
- Improves family relationships.
- Encourages a focus on developing a lifetime financial program.

Potential Employer Benefits

- Increases understanding, participation, and appreciation for employee benefit programs.
- Increases productivity and morale — employees are more focused on their jobs.
- Reduces costs associated with employees' financial problems, such as absenteeism.
- Reduces health claims and costs.
- Becomes a valuable recruiting and retention tool.
- Helps build a satisfied and loyal workforce.
- Helps meet regulatory guidelines and reduce ERISA-related liability.

Additional Services

Customized executive education:

Market updates plus a financial planning topic, presented on a regular basis, are customized to your organization.

One-on-one on-site advisor visits:

Offered with your assistance in scheduling and a private meeting area, employees receive personal attention.

Wellness fairs:

We're happy to add a financial component to your wellness or well-being fairs.

About Legacy

Legacy Financial Group is a fee-based Registered Investment Advisory (RIA) firm. Our primary fiduciary responsibility is always to do what is in our clients' best interests.

For over 20 years, education has been an important part of our practice, and we take pride in helping people learn in an easy-to-understand and lasting way. We get great PR out of teaching and occasionally employees may choose to seek us out for assistance.