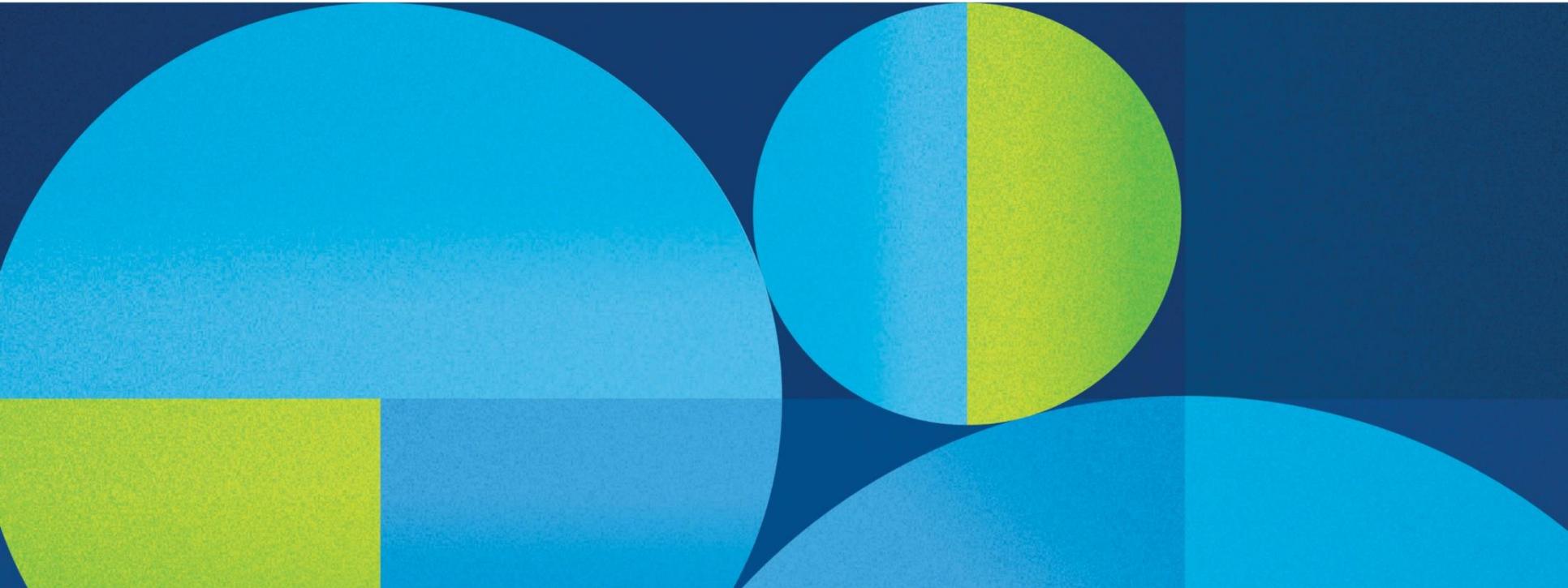


# Financial Wellness Programs Promote a Thriving Workforce

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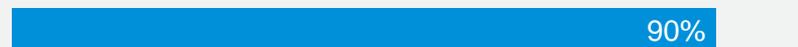
A report based on MetLife's  
17th Annual U.S. Employee  
Benefit Trends Study 2019



# Financial wellness has become a top focus for employers

## Employers report their top objectives include...

Helping employees achieve successful retirement outcomes



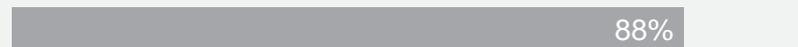
Ensuring employees are financially prepared to retire



Increasing employee financial literacy and wellness



Helping employees make better financial decisions



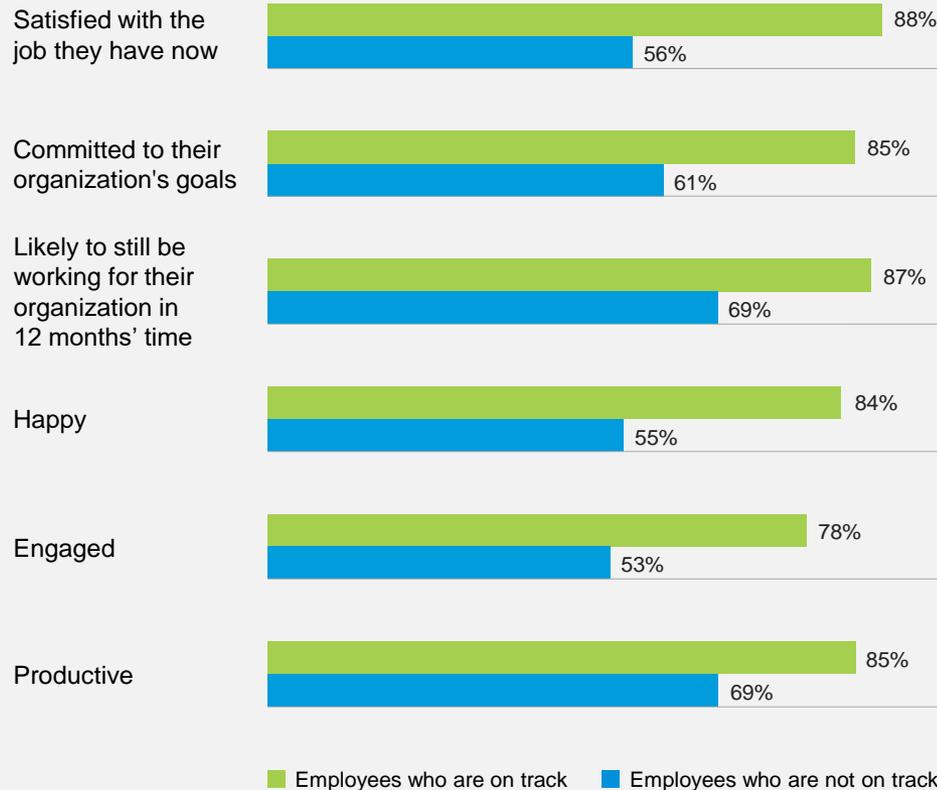
**80%** of employees want access to financial planning workshops or financial wellness tools

but only \_\_\_\_\_

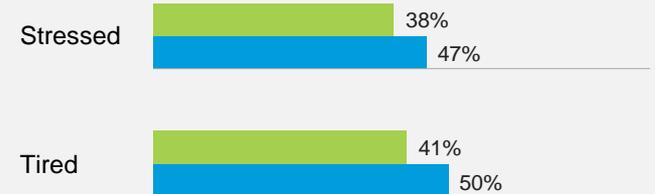
**20%** of employers offer these programs today

# Financial wellness programs benefit employees and employers

## Employees who are on track with their financial goals are *more...*



## They are also *less...*



# Employees' financial perceptions don't match reality

63%

of employees feel financially confident

but

#1

source of employees' stress: Personal finances



over 6 in 10 employees feel they are in control of their finances

but



5 in 10 live paycheck to paycheck

76%

of employees say they are willing to make short-term financial sacrifices in order to have a secure retirement

but

50%

of employees are directly allocating part of their paycheck to a savings account

30%

of those with a defined contribution retirement plan have dipped into it

52%

of employees say they expect to postpone retirement due to their financial situation

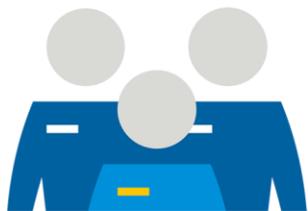
up 15% since 2015

# A Simple Formula

$$\frac{\begin{array}{l} \uparrow \text{Happiness} \\ \downarrow \text{Stress} \end{array}}{=}$$



**Employee  
Loyalty**



**90%**

of **happy** employees say they are **loyal** to their employer