



**“Be the employer of choice”**

### So how does it work?

Lifestyle Financial Planners will initially meet with the employer to discuss the initiative, and outline the likely time and cost involved. We will then visit the workplace to deliver our Financial Wellness Initiative to your employees in a relaxed and informal setting. We can present either a group seminar or meet with each employee on a one to one basis, or a combination of both.

### What’s Employee Feedback like?

Previous employee feedback shows the overwhelming response is extremely positive. Not only the sense of empowerment and understanding employees have of previously confusing issues but also an increased sense of loyalty towards the employer for taking the initiative to implement the Financial Wellness Programme.

### Why Lifestyle Financial Planners?

By choosing Lifestyle Financial Planners, you will be providing your Employees with access to a Board Certified Financial Planner CFP®, the world’s most widely respected financial planning designation and Qualified Financial Advisors. We are one of a small number of firms in the West of Ireland to have a CFP® professional on board and among a select few firms nationwide with the experience and technical knowledge of delivering these Financial Wellness Programmes. We actively promote and support local businesses and by implementing this programme, you’ll not only be supporting your employees, you’ll be supporting a West of Ireland business, supporting you!

*“Having dealt with Paul for a number of years..... He has on a number of occasions demonstrated a truly expert and skilled knowledge in all areas of finance.....”*

**Eamon & Mary Gleeson,**  
Gleesons Townhouse & Restaurant

*“I have worked with Paul since 1998 where I have always received very professional support and advice..... and I was hugely impressed with the scale of knowledge and use of analytics tools”.*


**Aidan Mangan, Longford**  
Lead Process Engineer (Pharmaceutical Sector)

*“Paul has been central to our overall financial affairs and pension scheme over the past 10 years. His professional advice has been invaluable to us...recommending Paul in any area of Financial Planning, and indeed have done so on may occasions in the past.”*

**Dr Terrence McAlinden,**  
Breaffy Dental



**IF YOU FEEL YOUR EMPLOYEES COULD BENEFIT FROM OUR EMPLOYEE FINANCIAL WELLNESS PROGRAM, PLEASE FEEL FREE TO CONTACT US FOR MORE INFORMATION**

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**EMPLOYEE FINANCIAL WELLNESS**

## A comprehensive Financial Wellness Approach for you and your employees

Keeping your workforce healthy and productive is good for your employees, but your business also benefits: Having the right initiatives in place not only eases employee stress, it also gives you, the employer a competitive edge. More than half (53%) of employees are stressed dealing with their financial situation. 1 in 3 admit to being distracted at work, and 46% of those spend 3+ hours per week dealing with their personal financial issues while at work\*. Most employees say that financial stress is their most common form of stress\*\*. Numerous other studies confirm similar findings. The report by PWC found evidence of a correlation between an employee's financial well-being and a company's bottom line. This may also help explain the increase in popularity and justifies why more and more employers are investing in Employee Financial Wellness Programmes.

\*Source-PWC April 2017 report.

\*\* Source-Citizens Advice UK 2016

**Lifestyle**  
Financial Planners



### A comprehensive Financial Wellness Approach for you and your employees

Poor financial health leads to higher levels of stress & absenteeism, lower productivity and workplace disengagement.

#### Given the investment you've made to help attract, train and retain your employees, doesn't it therefore make total sense, to also address the issue of financial wellness and motivate a higher performing workforce?

Our goal is to give your employees peace of mind and a roadmap to financial control. According to the 2017 PWC Survey, across all generations, financial wellness means freedom from financial stress and debt, enjoying life, and being prepared for emergencies. Surprisingly, very few employees of any age define financial wellness in terms of retirement which has historically been the focus of most employer financial education programmes. Forward-thinking companies have taken note and have expanded the focus of their Employee Benefits to encompass both an understanding of retirement planning and a broader view of employee financial wellness.

At Lifestyle Financial Planners our "Employee Financial Wellbeing Programme" has proven to be an invaluable resource for both the employer and employee.

#### The employer benefits;

- ✓ Having a more relaxed, stress-free and productive workforce
- ✓ Improved attraction and retention rates amongst employees.
- ✓ An additional employee benefit, at a competitive rate and tax-deductible business expense.
- ✓ More time, less hassle.

#### The employee benefits;

- ✓ Relaxed meeting on a one-to-one basis, on issues that are causing financial stress
- ✓ Engagement at the workplace, so no time off work
- ✓ Tax, mortgage, retirement, budgeting and a myriad of other tips
- ✓ A sense of empowerment

The simple act of providing this Employee Financial Wellness support elicits a sense of security and being cared for by ones' employer. Even employees who believe they are already financially competent, will often experience a sense of comfort by having an unbiased second opinion, sometimes reaffirming their views, sometimes not! A happier and contented work force is more likely to be loyal to their employer and certainly more focused & productive. Utilising Lifestyle Financial Planners as a sounding board for your employees' financial issues will also free up time traditionally spent by the employer or the HR division, in dealing with employee issues.

