

# Make Financial Wellbeing a Reality

## Supporting your employees' financial wellbeing needs

Everywhere you look, the drivers of financial stress are clear: rising costs of living, increasing childcare and education and out-of-pocket healthcare costs, pressures on the sandwich generation who care for both their aging parents and their own children, volatile investment markets, insufficient savings, increased life expectancies, and job and income insecurity. Money worries related to the lack of financial security adversely impacts on an employee's overall wellbeing, mental health and productivity.

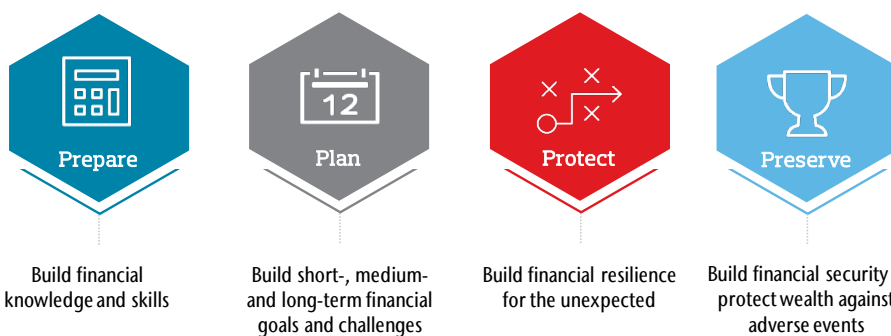
### What are employees saying?



## Aon's distinctive approach to Financial Wellbeing

Aon assists organisations understand what financial worries **your** employees seek support for, develop and execute **targeted** and **engaging** financial wellbeing and savings programs that **deliver sustainable behavioural change**, and **measure** the related improvement.

Aon's '4 Ps' framework focuses on sustainably improving individual behaviour to money, **establishing healthy financial habits** and **instilling financial resilience**.



### We're here to empower results

To learn more about how Aon can help guide and execute your organisational financial wellbeing strategy, please contact:

[apac.retirement@aon.com](mailto:apac.retirement@aon.com)



Source:  
<sup>1</sup> Aon 2018 Financial Wellbeing Study  
<sup>2</sup> PwC's 2020 Employee Financial Wellness Survey  
<sup>3</sup> Purchasing Power Whitepaper Financial Wellness: Power Behind the Purchase

## Aon's Services & Solutions

Aon's financial wellbeing services and solutions can be tailored to the needs of your organisation and where you are at along your employee wellbeing journey. Ways we help organisations are given below:

- **Financial Wellbeing Strategy:** Our Aon specialists will guide your leadership and HR and corporate wellbeing teams to develop an actionable strategic framework that aligns existing and future financial wellbeing initiatives for your employees so to be sustainable and ingrained in your corporate culture and EVP.
- **Financial Wellbeing Scorecard:** Depending on where your organisation is at in its employee wellbeing journey, Aon's financial wellbeing scorecard identifies your employees' financial wellbeing needs, the appropriateness of your current strategy to meet these, and provides an objective assessment and gap analysis to report on the future effectiveness and design of your financial wellbeing programme.
- **Distinctive & Engaging Financial Education:** Aon develops and delivers tailored financial education sessions on broad ranging financial topics that are top of your employees' mind. These can be delivered at a local country or multi-country/regional level and via various communication channels and languages.

**Aon's approach simplifies complex financial issues into an understandable, engaging, interactive and actionable format for your employees irrespective of their life stages.**

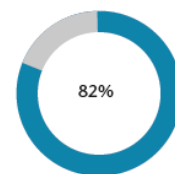
- **Incentivisation & Sustainable Engagement through Gamification:** To boost employee engagement and drive positive and sustainable financial behaviours by your employees, Aon can assist through gamifying the key take-aways and actions from education sessions. This can be powerful to influence employee segments that otherwise show low engagement with their personal finances.
- **Vendor Sourcing & Project Management:** Aon's consultants can support your team in sourcing the best partner to deliver specific components of your financial wellbeing program via a vendor analysis exercise and leveraging our 'trusted vendor' database (including designing and sourcing employee savings solutions). Support can include objective setting via needs analysis, end-to-end project management, implementation and liaising delivery of the corporate financial wellbeing program across multiple vendors and markets.
- **Technology:** Technology is a scalable and effective way to drive your financial wellbeing strategy. Aon's **Well One** app provides your employees with a way to measure and track their wellbeing and to receive digital coaching to promote healthy behaviours; including a real-time health and also financial wellbeing score, and dynamic employer reporting dashboard. Aon's **Select & Protect** is an innovative, purpose-built Voluntary Benefits solution that helps close the gap in your employees' individual protection needs to avoid unexpected events having a significant impact on personal finances and savings. Reach out to us for a demo.



*Aon defines financial wellbeing as a person's ability to confidently manage financial life today, while preparing for the future and anything unexpected along the way.*



Financial Wellbeing Gap Analysis



**Commentary:** The range of Financial Wellbeing benefits offered is good, but there is a gap in financial provision for debt counselling support and a will writing services.