



# ***NYSE Workplace Financial Fitness Toolkit***

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# NYSE Workplace Financial Fitness Toolkit

## A program for any company

- The Employer Checklist
  - Ten steps divided into 3 stages: Basic, Intermediate, and Advanced
- Customize the program for employees
  - One size does not fit all
- The Employee Checklist
  - Ten guidelines with implementation tips to improve employees' financial fitness

## Your Team's Financial Fitness Kit



### The Employer Checklist

Ten key steps to financial fitness, divided into basic, intermediate and advanced stages

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The recent financial crisis has taught us many things. Chief among the lessons learned is that financial illiteracy is widespread and that the consequences of making poor financial decisions are severe. Decisions about how much to save to secure a comfortable retirement, how to invest, and how to protect wealth are overly complex. Without guidance, employees may end up without the financial fitness necessary to meet short- and long-term goals.

#### EMPLOYEE CORNER



##### Employee Checklist

This toolkit allows individuals to customize a financial plan to suit their needs. [MORE](#)



##### The Financial Health Quiz

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#### ABOUT THE PROGRAM



##### The Experts

**Punam Anand Keller** and **Annamaria Lusardi** bring an impressive amount of research and experience to help you boost your team's financial fitness. [MORE](#)



##### About the Program

Two toolkits—one for employers and one for employees—designed to empower employees to understand and meet their financial goals.

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have been used since the Exchange moved to its current location in 1903. Visit our history page to learn more fascinating facts. [MORE](#)

# Workplace Financial Fitness Toolkit



## The Employer Checklist

Ten key steps to financial fitness, divided into three stages and designed to help employees meet their financial goals.

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The success of employee benefit programs depends on employee participation rates! Nearly four in five employees claim they would benefit from financial advice and answers to everyday questions. Improve employee participation rates, employee welfare and your company's bottom line by using our customizable employer and employee financial fitness toolkits.



### THE BASICS

#### Automatic Enrollment

Participation soars when employees are automatically enrolled.

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#### Automatic Escalation

Scheduled increases make the most of automatic enrollment.

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#### Lifecycle Asset Allocation

Give employees the chance to grow their retirement savings.

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## INTERMEDIATE



### Employee Toolkit

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### Direct Deposit

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### Financial Planning and Tax Preparation

Employee satisfaction is as a competitive advantage. Create a culture of caring for employees. [MORE](#)



### Credit Scores

Improved employee credit scores have direct and indirect benefits to employers. [MORE](#)

## ADVANCED

### Debt Management

Help with debt management can prevent an employee's loss of focus and performance.

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### Health and Financial Fitness Assessment

Data enables employers to design an evidence-based benefit plan.

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### Financial Planning Seminars

Educate your employees about the customized financial plans available to them.

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# Launching the Workplace Financial Fitness Toolkit

## Ringling the bell at the NYSE



[Workplace Financial Fitness Forum at NYSE](#)

# Concluding Comments

**Financial *literacy* is a necessary skill, like reading and writing.**

- **Need to equip individuals with tools to make decisions**
  - Individuals are increasingly in charge of their financial well-being
- **Cost of financial illiteracy at both the individual and macro level**
  - Importance of workplace financial education