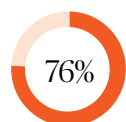


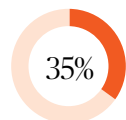
How financial stress impacts your employees — and the bottom line

Whether they're worried about paying off debt, saving for retirement, keeping up with rising healthcare costs, or making a big-ticket purchase, your employees are stressed about financial matters — and the residual impacts of COVID-19 have only heightened their concerns. This financial stress, in turn, negatively impacts work performance and productivity.

Financial concerns affect physical and mental well-being.



76% of stressed employees surveyed say financial worries have had a negative impact on their productivity.¹



35% less productivity from workers with ongoing depression.²

Money worries impact performance at work.



DECREASED ENGAGEMENT

41% say financial stress has severely/majorly impacted their productivity at work.¹



LOWER PRODUCTIVITY

35% say financial stress has severely/majorly impacted their attendance at work.¹

The current environment is amplifying financial stress.



61% of full-time U.S. employees are concerned about some aspect of financial wellness as a result of the current market.³

Top 5 concerns:⁴

- 1 Not having enough emergency savings
- 2 Uncertainty about how to invest
- 3 Cybersecurity and protection against fraud
- 4 Lost income due to layoffs, pay cuts, or reduced hours
- 5 Not knowing how to manage finances



What is the cost of poor financial wellness?⁵

Every year, employers lose **\$500 billion** due to:



LOST PRODUCTIVITY

3.4 hours/week are spent on money worries



HIGHER TURNOVER

2.2x more are likely to seek new job opportunities

BOTTOM LINE?

11% – 14% of total payroll expense is “lost” due to factors related to poor financial wellness.



Want to know more about financial wellness? Please contact your Lincoln representative or go to LincolnFinancial.com/FinancialWellness.

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Not insured by any federal government agency
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¹ 2022 PwC Employee Financial Wellness Survey.

² American Psychiatric Association.

³ "US Benefits Trend Report 2022: Insights from the experts," NFP, https://www.nfp.com/Portals/25/Documents/USBTR/22_USBenefitsTrendReport.pdf.

⁴ Lincoln Financial, Consumer Sentiment Tracking Study, July 1, 2020, to July 14, 2020.

⁵ Salary Finance, The Employer's Guide to Financial Wellness, 2019.

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