

Employee financial wellness is integral to business success

One of Americans' top stressors is their finances.¹ This stress can damage productivity at work and cost employers up to \$15,000 a year per employee.² SecureSave's emergency savings solution delivers tangible results, which many education-only financial wellness programs can't provide.



Reduces 401(k) loans and withdrawals

When employees have access to an emergency savings account, this reduces their dependency on withdrawing or taking a loan out from a 401(k).³



Make your limited benefits budget count

Don't have an extensive benefit for budgets? An ESA is a cost-effective option that can provide significant ROI to your business.⁴



Enhances recruitment and retention

Employers can have difficulty finding and keeping skilled workers⁵ and an ESA can be part of a better, more enticing benefits program. Plus, financially stressed employees are 2.2x more likely to seek employment elsewhere.⁶

¹ [Stress in America 2022](#), APA

² [Avoidable turnover costing employers big](#), EBN

³ [The Effect of an Emergency Savings Program on Employee Savings and Work](#), Leana et al, 2023

⁴ [Why Emergency Savings Accounts are the Most Critical New Benefit of 2023](#), SecureSave

⁵ [What's driving the middle market talent gap?](#) RSM

⁶ [Employer's Guide to Financial Wellness](#), Salary Finance



What's the solution?

SecureSave

An employer-sponsored emergency savings solution that's easy to set up and automatically saves money from each paycheck. With a 2-minute signup process and employer-matched savings, SecureSave is the simple, effective solution employees are asking for.

45% of employees cite ESAs as top choice

Emergency savings is the most appealing new benefit category⁷

Emergency Savings Account	45%
Health Savings Account	18%
Mental Health Support	14%
Student Loan Reimbursement	10%
Financial Wellness Coaching	6%
Childcare Support	6%

The SecureSave platform uses automation and behavioral science to help employees build an emergency savings account (ESA) they need for those unexpected expenses.

62% average adoption rate⁸

Participants save an average of \$400 within 4 months

\$1,000 in savings after 1 year⁹

This makes them better off than 57% of Americans¹⁰

61.5% of participants log in each month¹¹

Employees are highly engaged with the SecureSave application and their savings

87% of funds stay in savings¹²

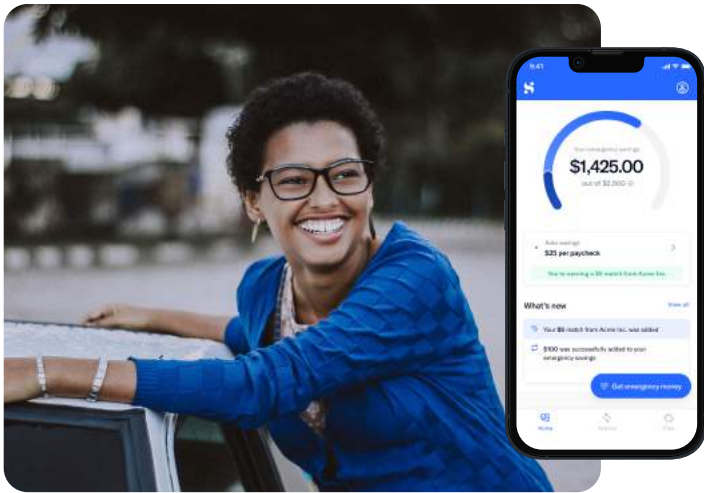
The vast majority of employees keep their funds in their ESA each month

⁷ SecureSave survey in Emergency! Financial stress is costing employers \$4.7B a week in productivity, BenefitsPro

⁸ SecureSave Annual Statistics, 2023

⁹ Majority Unable to Afford \$1,000 Emergency Expense, Bankrate

¹⁰⁻¹² ⁸ SecureSave Annual Statistics, 2023

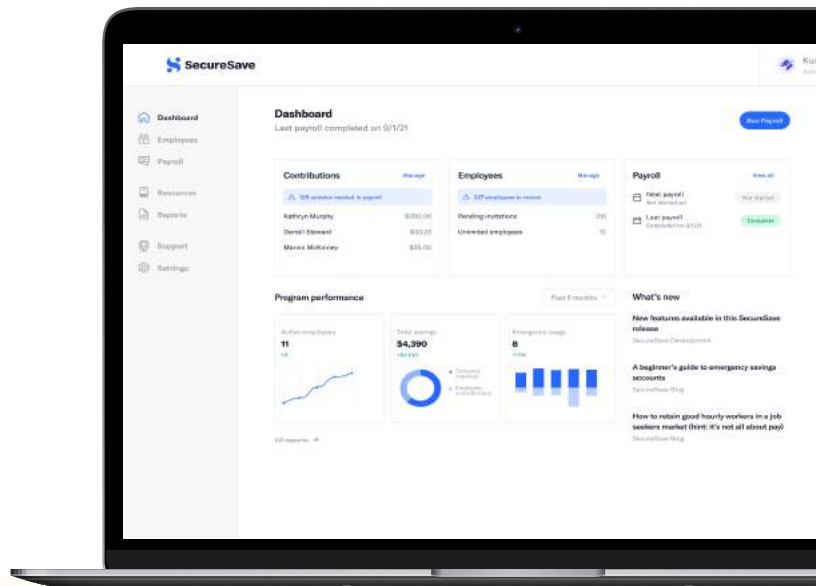


For employees

- ✓ More prepared for financial emergencies
- ✓ Transferable, standalone FDIC-insured savings account¹³
- ✓ Access to funds whenever they need and for whatever reason
- ✓ Autosave from paycheck — savings are easy and automatic
- ✓ No cost to the employee

For employers

- ✓ Automated setup and easy maintenance aren't a strain on HR resources
- ✓ Improved recruitment and retention, performance benefits, and more
- ✓ Invitation-based program with flexible incentive program designs
- ✓ After tax, non-ERISA benefit, simplifying administration



Learn more

Improve employee financial wellness with a SecureSave program like this

Biweekly paycheck match	\$10
Signup bonus	\$50
Milestone bonuses	\$25
Per \$1,000 saved	

See the impact of your custom SecureSave program with our [ROI calculator](#)

Get in touch

Help your employees by offering an emergency savings solution

Learn more today at www.securesave.com

[Contact Sales](#)

[Schedule a meeting](#)

¹³ SecureSave is not a bank. Banking services, including FDIC insurance, are provided by Wells Fargo N.A. and Stearns Bank N.A.