

# Employee financial wellness is integral to business success

One of Americans' top stressors is their finances.<sup>1</sup> This stress can damage productivity at work and cost employers up to \$15,000 a year per employee.<sup>2</sup> 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).<sup>3</sup>



## 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.<sup>4</sup>



## Enhances recruitment and retention

Employers can have difficulty finding and keeping skilled workers<sup>5</sup> 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.<sup>6</sup>

<sup>1</sup> [Stress in America 2022](#), APA

<sup>2</sup> [Avoidable turnover costing employers big](#), EBN

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

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

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

<sup>6</sup> [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 category<sup>7</sup>

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.

**60%**  
average adoption rate<sup>8</sup>

Participants save an average of \$400 within 4 months

**\$1,000**  
in savings after 1 year<sup>9</sup>

This makes them better off than 57% of Americans<sup>10</sup>

**62%**  
of participants log in each month<sup>11</sup>

Employees are highly engaged with the SecureSave application and their savings

**87%**  
of funds stay in savings<sup>12</sup>

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

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

<sup>8</sup> SecureSave Annual Statistics, 2024

<sup>9</sup> Majority Unable to Afford \$1,000 Emergency Expense, Bankrate

<sup>10-12</sup> <sup>8</sup> SecureSave Annual Statistics, 2023

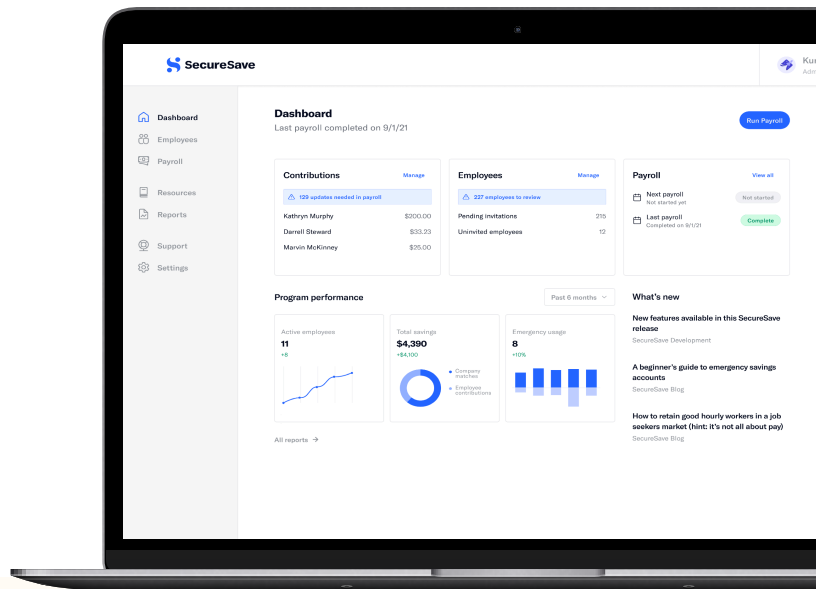


## For employees

- ✓ More prepared for financial emergencies
- ✓ Transferable, standalone FDIC-insured savings account<sup>13</sup>
- ✓ 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](http://www.securesave.com)

[Contact Sales](#)

[Schedule a meeting](#)

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