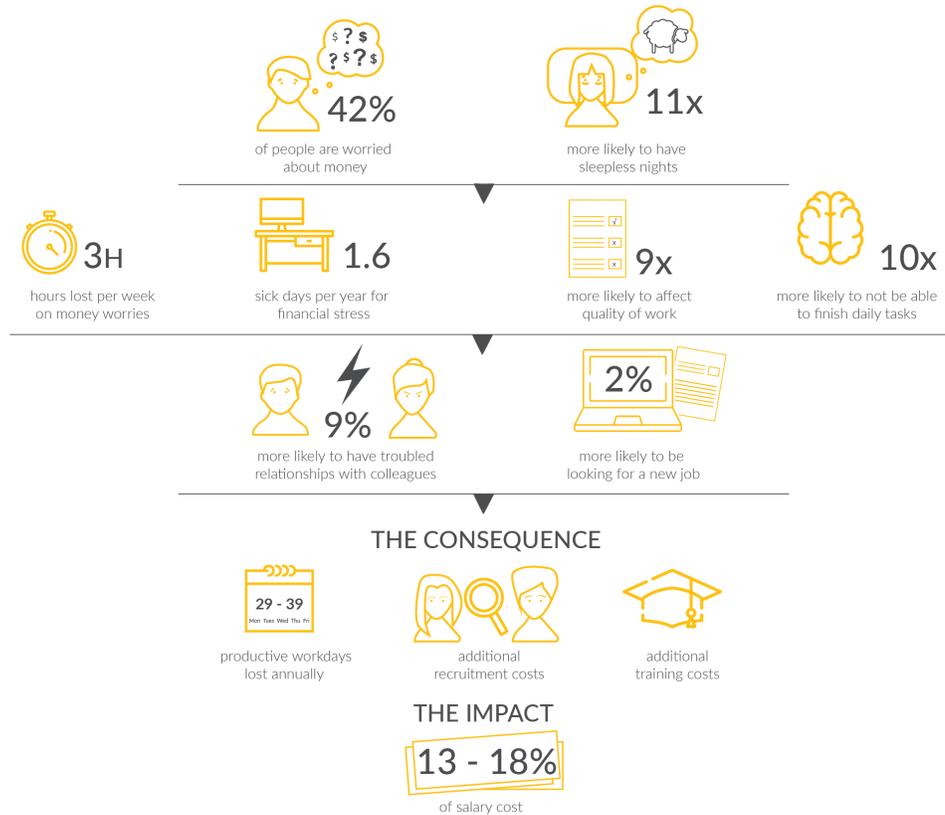




Productivity Drain Calculator

How do financially stressed employees affect your bottom line?¹



How can you quantify the impact?²

Financial Fitness for Life has developed a proprietary methodology for any company to quantify how much financial stress is impacting their company.

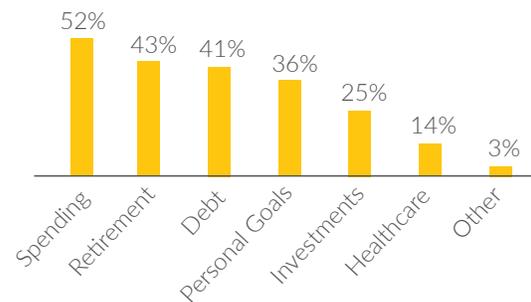
This example illustrates that with average levels of financial stress, a 500 employee company could experience significant 7-digit costs. Improving this productivity drain by 10-20% would have a multi-million dollar impact over three years.³

Scenario	Economic Benefit			
	Improvement in Stress	One Year	Three Years	Five Years
Number of Employees	500	Productivity Cost x Improvement in Stress x # of year(s)		
Average Compensation	\$65,000			
Overhead Cost (%)	35%			
Direct Cost of Workforce	\$43,875,000			
Financially Stressed (A)	60%			
Significantly Stressed (B)	25%			
Productivity Decrease of (A)	20%			
Productivity Decrease of (B)	25%			
Productivity Cost	\$5,813,438			
	10%	\$581,343.75	\$1,744,031.25	\$2,906,718.75
	20%	\$1,162,687.50	\$3,488,062.50	\$5,813,437.50
	30%	\$1,744,031.25	\$5,232,093.75	\$8,720,156.25
	40%	\$2,325,375.00	\$6,976,125.00	\$11,626,875.00
	50%	\$2,906,718.75	\$8,720,156.25	\$14,533,593.75
	60%	\$3,488,062.50	\$10,464,187.50	\$17,440,312.50
	70%	\$4,069,406.25	\$12,208,218.75	\$20,347,031.25

Why is the Financial Fitness for Life program important?

A 2017 study by PricewaterhouseCoopers, "Employee Financial Wellness Survey," clearly identified that employees desire one-on-one financial coaching to educate them through tough decisions as they improve their financial habits. Technology and auto feature-based programs are not personalized enough to sustain engagement and motivate employees to improve their financial well-being. Personalized guidance is critical to behavioral change: employees experience improvements, stay motivated and feel supported.

My employer's financial wellness program has helped me with:



What are the goals for our Financial Fitness for Life program?



For Individuals:

- Reduced stress
- Increased personal happiness
- Increased productivity
- Focus on lifetime goals



For Employers:

- Enhanced corporate culture
- Increased workforce productivity
- Improved financial performance
- Improved employee retention



For Advisors:

- Fiduciary risk reduction
- Enhanced education services
- More time to build your business

Advisory services offered through Fiduciary Investment Trusts, LLC, a Registered Investment Adviser. Fiduciary Investment Trusts, LLC: 6201 College Blvd., 7th Floor, Overland Park, KS 66211. Fiduciary Investment Trusts, LLC doing business as Financial Fitness for Life.

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Financial fitness
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1. Salary and Finance's 2019 Employer's Guide to Financial Wellness. 2. The sample results above are for illustrative and educational purposes only. No guarantee expressed or implied. Results may vary depending upon your company's circumstances. | Employment Overhead Costs: The amount of expenses an employer has to bear to provide employees with all necessary tools, supplies and resources. Direct Cost of Workforce: [Number of Employees x (1+Overhead Cost)] x Number of Employees | Financially Stressed at Work: Those who spend 3 hours a week at work dealing with personal finances. In 2017, 53% of all employees feel stressed dealing with their personal financial situation (PWC Special Report: Financial Stress and the Bottom Line). | Significantly Financially Stressed at Work: Those who spend more than 3 hours a week at work dealing with personal finances. | Productivity Decrease: An estimate (%) of loss of productivity due to financial stress. | Total Productivity Cost: Result of Cost of Workforce minus Productivity Decrease resulting from financial stress.