mywealth SOLUTIONS

Pathway to Wealth

CORPORATE PROGRAM GUIDE

Prosperity through Education

Bringing the steps to financial success to your employees

Great people are the backbone of any great company. Increasingly, employers are using benefit programs to build a strong culture and a fulfilled workforce.

By joining our Pathway to Wealth program, you will make financial success more accessible to your employees and create a powerful staff benefit.

- You will attract talented new staff in a tight labour market
- You will retain valuable and trained staff members
- You will increase employee job satisfaction and productivity.

Businesses that provide extra benefits, training and knowledge to their staff become employers of choice. Quite simply, people want to work for you.

The Pathway to Wealth program is not just window-dressing. It is a powerful tool delivered by dedicated financial professionals that provides your team with practical advice and the personal opportunity to dig deeper.

Read on to find out more about the **Pathway to Wealth** Program and why it should be important to your company.

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Our research into the factors underlying these numbers is clear – financial stress is weakening financial wellness, damaging psychological and employee wellbeing and affecting employee performance.

AMP 2022 Financial Wellness Report

1. *Association for Psychological Science. "Happy employees may be the key to success for organizations." ScienceDaily. 2010.*
2. *Procedia Economics & Finance. "Impact of Working Environment on Job Satisfaction." Science Direct, Science Direct, 2015*
3. *Journal of Applied Psychology. "Affect and Job Satisfaction: A Study of their Relationship at Work and at Home." APA. 2004*
4. *Forbes Magazine. "Job Satisfaction is Rising: What's Behind the Surprising Trend." Forbes.com*
5. *PricewaterhouseCoopers. "The Future of Work." PwC.com. 2021*
6. *AMP Financial Wellness. "Easing the Pressure: The AMP 2022 Financial Wellness Report." AMP, AMP. 2022*

Your Opportunity

Meeting your employees financial needs, beyond remuneration

One of the key ways to stand out as an employer is to offer benefits that employees value, without costing your business the earth. One of those benefits is education.

Job satisfaction is a vital measure for businesses. When your employees' job satisfaction is higher, they are more likely to stay, they are more likely to care about your customers, they are more productive and effective [1], and they create better revenue outcomes for your business.[2] They are also happier both at work and at home [3]. For 77% of employees, the culture of their company was the key factor [4]. According to PWC, 22% of workers value wellbeing initiatives such as financial education at the top of their priority list [5].

The research just keeps coming. An AMP report published in 2022 [6] shows that financial stress is increasing, with 2M employees in moderate financial distress. This creates dis-satisfaction and desperation as your employees might be struggling to meet their bills, or experiencing worry about the future. 21% of employees report that their financial stress prevents them from working productively, while 31% of 18-29 year olds report their productivity is impacted by financial stress.

This is not just an individual problem, it's a social and community problem and it is an employer problem.

Our mission is to help everyday people achieve financial security through tailored financial advice and education. **We invite you to join us and bring financial education, and the opportunity to achieve financial security, to your employees.**

You will certainly reap the rewards.

The Pathway to Wealth Program

Your **Pathway to Wealth Corporate Program** will be customised to your needs, We offer the following elements which can be **mixed and matched** to provide your employees with a **program that supports and encourages their financial security.**

INTRODUCTORY WORKSHOP

To kickstart the process, we would host a **Pathway to Wealth session** with your team. This is a 45-minute presentation that introduces our services, explains the value of financial advice, and explains financial concepts such as superannuation, insurance, estate planning, investing, cash flow management, and debt management. This presentation is an excellent kick-off tool, and will give your staff the chance to ask any initial questions.

ONGOING EDUCATIONAL WORKSHOP SERIES

We can provide **tailored seminars or webinars** every six months or other regular interval, covering topics that cater to the different stages of most financial journeys (to benefit all staff members, regardless of their current financial circumstances). These workshops can be held at your business or a seperate location, and will give your employees practical and simple advice on a range of financial strategies.

FINANCIAL HEALTH CHECK

We can provide a **Financial Health Check** for all staff to help them take stock of where they are financially.

NO-OBLIGATION CONSULTATIONS & FINANCIAL ROADMAPS

For team members who express personal interest, we will schedule individual **no-obligation Discovery consultations** (valued at $595 - My Wealth Solutions covers this cost). This meeting will dig deeper into their individual needs and give us the opportunity to present personalized strategies that are tailored to their specific financial situations and goals.

For team members who would like to proceed, we provide individual **financial plans** and **annual Review meetings** to ensure their financial strategies are always on track. Some of our corporate clients choose to subsidise or sponsor the initial expense of the employee's personal financial plan.

MARKET UPDATES & LEARNING MATERIALS

We provide regular **ongoing update**s and educational material, delivered by email, including:

- **Monthly market analysis and commentaries** to keep your staff informed about the latest market trends and insights.
- A subscription to our **Money on Monday fortnightly newsletter**, which covers practical tips and insights from our advisors

TAILORED DIRECTOR'S SUCCESS PACKAGE

On request, our senior advisors can provide a tailored **Financial Success Package** for your company's directors and executives.

INTERNAL MARKETING MATERIALS

Our team can provide **digital or printable materials** to assist you in promoting the program internally. These materials may be co-branded and would outline the program and how it has been tailored to your business. These can be used to promote your employee benefits.

GETTING STARTED

The first step would be to have a chat with us about what elements would suit your team, and how we can tailor the program to your business.

A successful program is often covered financially by the individual financial plans that we create for your employees. However, to assist your employees to get the most out of the program, your company might choose to subsidise or sponsor a percentage of your employee's individiual fees. The choice is yours!

Once we have an agreement in place, we recommend kicking-off with our Pathway to Wealth workshop with your team. This session can be held at your office or another location, at a time of your choosing.

START HERE ›

HOW TO MAKE THE MOST OF OUR CORPORATE PROGRAM

We have a few tips on how your Pathway to Wealth program can best succeed, while supporting your brand, recruitment and business goals.

- Include in your HR resources such as employee benefits package and recruitment materials
- Share an outline of your tailored program with your staff, prior to the first workshop. Our team can assist with providing this.
- Ensure any ongoing support and educational materials are available or shared with your staff.
- Consider supporting your employees to take the next step towards a personalised financial roadmap.

ADDITIONAL READING RESOURCES

https://www.forbes.com/sites/forbeshumanresourcescouncil/2022/06/30/using-financial-wellness-offerings-to-ramp-up-employee-retention/

https://hbr.org/2020/06/providing-financial-services-to-employees-is-a-win-win

About My Wealth Solutions

My Wealth Solutions is a multi-award-winning boutique financial planning firm, founded in 2011. With our head office based in Brisbane, our growing team is dedicated to excellence in the advice and service we provide. We have a diverse client list, from everyday families to retirees, and high-net-worth individuals to small business owners.

As well as our Financial Advisors, our team includes skilled client services officers and implementation team, in-house marketing team, and operations team.

We value a friendly, open-minded team culture that is professional and innovative, while keeping our clients at the centre of everything we do. With genuine care for the financial success of everyday families, we make our advice accessible and easy to understand.

We work with you to create a personalised and achievable financial plan that is designed from the ground up to help you achieve your financial goals. And since we're not owned by a big bank or other financial institution, our advice always has our clients' best interests at heart.

Building a corporate program was a natural next step, as we see the impact that financial stress, cost of living, and the lack of preparation or retirement planning has had on so many Australians.

VISIT OUR WEBSITE ›

Our Services

SEE MORE ›

HOLISTIC FINANCIAL PLANNING

Goal-driven financial planning that includes every aspect of your life.

SUPERANNUATION & SMSF ADVICE

Setting your super up for success, along with SMSF planning & requirements.

RETIREMENT PLANNING

Creating retirement plans that achieve your dream retirement.

WEALTH MANAGEMENT

We are experts in strategies to create, grow and protect your wealth.

HOME LOAN STRUCTURING

Finance structuring to grow your wealth even through your mortgage.

INVESTMENT ADVICE

Whether it is property or shares, we help you achieve your goals.

BUDGETING & CASHFLOW

A foundational element of a plan, we help you get your finances on track.

BUSINESS ADVISORY

My Wealth Private offers business advisory and business accounting

MEET OUR ADVICE TEAM

Guy Freeman
Managing Director & Senior Adviser

Ben Budge
Director & Senior Financial Adviser

Nikki Booth
Director & Senior Financial Adviser

Matt Leech
Senior Financial Adviser

Josh Bareham
Financial Adviser

Cory Behrens
Financial Adviser

Daniel Judge
Financial Adviser

Izzy Tittor
Financial Adviser

Hayden Boglary
Financial Adviser

Hayden Wilson
Provisional Financial Adviser

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