

Your Employees Have Money Questions. We Help Them Move Forward With Confidence.

Employees' financial challenges have increasingly become employers' challenges. To protect both the balance sheet and the attraction and retention of your talent, it's important to understand the costs accrued when employees' financial needs are not being met with the proper resources.

**\$18,000
per year***

increase costs for the employer for a financially stressed employee.

88%

of employees state that there is a connection between their financial stress and their mental health.**

42%

of Americans don't have an emergency savings fund. 40% couldn't cover a \$1,000 emergency expense with cash or savings.***



Enhance the value on investment for employees and the return on investment for your organization by crafting an employee-centric financial wellbeing strategy that's based on the needs of the individual. In today's uncertain economy, **84% of employees want to count on their employer to deliver the best benefits**, such as useful resources like financial coaching and debt consolidation.

Personalize your approach to employee financial wellbeing with Gallagher Money Coaching.

Enhance your retirement plan with an approach that centers on the individual and how they save, spend, invest, borrow and protect their finances. Whether it's setting a budget, paying down debt, buying a home, maximizing the retirement plan match or better leveraging the organization's financial wellbeing benefits, there is a learning tool to meet every unique need.

Give employees unlimited access to certified financial professionals trained in financial coaching, therapy and planning.
Coaches are available via chat, email and phone to discuss a variety of financial topics, including:

Budgeting	Benefit decisions	Housing	Student loans	Public Service Student Loan Forgiveness (PSLF)
Credit card debt	Feeling overwhelmed	Improving credit	Planning for major life events	Action plans and accountability

*Sunny Day Fund. "How much is workforce financial stress..."

**2025 Gallagher Financial Health Assessment

***Source: US News 2025 Survey

Easy-to-Use Money Tools

Help employees understand their financial situation with a 360-degree view of their financial life. Access through the app, website or chat can help employees see:

- Connected financial accounts
- Smart budgeting
- AI-powered spending insights
- Financial goal setting
- Credit monitoring
- Financial calculators
- Money personality and stability assessments
- On-demand courses



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What employees get:

- App, coaching and education access for eligible employees and immediate family
- Financial Health Essentials education webinars and resources
- Visibility to all their finances in one place
- Weekly insights and action plans
- Confidential coaching from certified financial guides
- A holistic approach to financial wellbeing
- The confidence to kick bad habits and plan for the future
- Access to retirement and investment advice

What employers get:

- Financial Health Essentials educational webinars and resources
- Assigned client success manager
- Easy onboarding and kickoff support
- Annual financial health assessment and benchmarking
- Engagement success communication plan
- Integrated benefits communication
- Regular reporting and workforce insights

Request a demo of Gallagher Money Coaching today to create a more resilient tomorrow for your employees and your organization.

Contact your Gallagher retirement plan consultant or visit ajg.com/gallagher-money-coaching/ for more information.