



# PES

## Financial wellbeing

### Be friends with your finances

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Whether we like it or not, money is a long-term relationship we can't leave. So at PES, we like to think of financial wellbeing as 'making friends with your finances.'

If employees are unhappy about money, it's likely to affect their performance at work. With 57% of UK adults having no cash savings, or savings of less than £5,000,<sup>1</sup> it's not surprising that people have money worries during the year. Many feel that their employer doesn't provide enough support. We can help you to change this.

We've developed a holistic approach to financial wellbeing which takes the sting out of saving and creates a positive culture around money. Better still, it capitalises on the wider employee benefit experience you may already have in place.

#### How do we understand what you need?

- We take time to identify your existing employee benefits.
- We'll ask your workforce what they need to improve their financial wellbeing.
- We'll work with you to create a strategy
- Our experts will design a financial wellbeing programme to build the culture you want.

#### How can we add to your resources?

- **Broadcast your existing benefits** using different channels to signpost employees to your the financial wellbeing benefits.
- **Enhance your financial wellbeing benefits** with tailored solutions that match your employees' needs.
- **Deliver market-leading products and services** using our network of innovative providers such as:
  - online learning
  - low-cost debt consolidation products
  - workplace ISAs.
- **Introduce technology** through **happypeople**, our online benefits platform, giving employees the same digital access to their financial wellbeing benefits.



# PES

## How will we educate your employees?

We offer plain-English workshops, all designed to unravel financial jargon and stimulate interest. Whatever their stage in life, there's something for each employee.

- Early career: making the most of employee benefits and starting to build financial foundations.
- Mid-career: focusing on long-term goals such as creating a nest egg, taking care of family or moving home.
- Later career: making informed decisions as retirement approaches.
- Pensions: addressing key questions such as, 'how much is enough to retire on?'

## Workplace pension support

Pensions are often described as the 'jewel in the crown' of any employee benefit scheme. Our experts can work with you to:

- design, implement and administer your pension scheme
- ensure robust scheme governance
- educate employees about their pension
- deliver bespoke projects such as implementing salary sacrifice.

## We'd love to hear from you

To find out more about financial wellbeing or any of our other services, or for a free, no-obligation demonstration of our employee benefits platform **happy people**, please get in touch or visit our website.

## What will you gain?

- ✓ A trusted financial wellbeing partner with over 50 years' combined experience.
- ✓ The highest professional standard of support.<sup>2</sup>
- ✓ Latest product and market knowledge.
- ✓ Budgetary control with a fixed fee that covers all your financial wellbeing needs.

<sup>1</sup> Financial Conduct Authority: The financial lives of consumers across the UK

<sup>2</sup> The Financial Conduct Authority (FCA) does not regulate employer advice for workplace pensions and auto enrolment. We provide high quality impartial information and guidance but not FCA regulated advice. Any information you use or guidance you follow is at your own risk. We do not make recommendations on workplace pension default funds but will work with relevant third parties if this is required. There may be a separate fee for this service.



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