WORKPLACE FINANCIAL WELLBEING

# Everyone else covers one part of your team.
# We cover all of it.

One program. Every person in your business — from your newest apprentice to you. And you never see a single employee's finances.

THE PROBLEM YOU CAN'T SOLVE WITH A PAY RISE

## Your people are at work. Their money worries are too.

**6hrs**

LOST PER EMPLOYEE EACH MONTH TO FINANCIAL WORRY — 180 HOURS A MONTH ON A TEAM OF 30

**28/49%**

EMPLOYERS OFFERING FINANCIAL EDUCATION VS STAFF WHO WANT IT

**3.2%**

ANNUAL WAGE GROWTH — THE ROOM YOU DON'T HAVE

Mercer **Australian Benefits Review 2025** (n=535 organisations) · Gallagher **2025 Workforce Trends Report** (n=2,522+ Australian employees) · ABS Wage Price Index, June qtr 2026.

WHAT WE DO DIFFERENTLY

Your default super fund almost certainly offers a workplace program. It is free, and it is **legally confined to your fund's own product** — ASIC is explicit that intra-fund advice "cannot relate to financial products outside the superannuation fund." That leaves out the mortgage, the credit card, the partner's income and the money left over each month. **Which is where the stress actually is.**

**And it isn't only your junior staff. An EAP talks someone through a budget; a super fund explains super. Neither can help your operations manager restructure a mortgage — or you with a succession plan.**

HOW IT WORKS

# Everyone gets the help that fits their situation

Your team doesn't have one financial problem, so we don't offer one service. Every person is matched to the right level of support by our own placement process — never by their job title, and never by anyone at your company. **And we do the work, not just advise on it** — financial planning, mortgage broking, personal insurance, portfolio management and SMSF, under one roof.

### Who Says? — for the majority of your team

A dedicated Financial Guide, a personal roadmap, a live dashboard, and a specialist team when they need one. Built for people the advice industry has always priced out.

### What's Next? — for managers and senior staff

Comprehensive advice for a growing, more complex life — a mortgage, a young family, super and investments.

### What's Possible? — for owners and executives

Full-service advice for the most complex years — business and personal finances intertwined, retirement, estate and structuring.

## What you receive

- Quarterly wellbeing sessions, on site or online
- Calculators and learning library — staff **and partners**
- A co-branded page and sign-up link for your team
- Quarterly reporting on attendance and take-up
- An annual anonymous wellbeing survey, benchmarked

## What you never receive

- Who took part, and who didn't
- Any individual's income, debts, assets or goals
- Anyone's plan, advice or outcome
- Anything from which a person could be identified

**Contractual, not a courtesy.** Your people will only use it if they trust it.

## What it costs you

**$1,800 per participating employee — the same for everyone.** What it buys differs by tier; what you spend on each person does not. At the Who Says level it covers their $250 engagement and a full twelve months of membership; at What's Next, their $1,000 engagement plus $800 toward advice; at What's Possible, their $1,800 engagement.

**Billed monthly in arrears** — nothing upfront, and nothing at all for staff who don't take it up. Your team pays everything beyond that themselves.

THE SET BENEFIT

**$1,800**

**per participating employee**

Plus the workplace program at $2,400 a year.

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**Twenty minutes and you'll see how this works.** fintor.com.au