

## **Making a Difference Video Script**

Your employees are at the heart of everything you do, so of course it's important to help them manage their priorities, whether it be work, finances, home, family or their health. But making all aspects of their lives work together can be a challenge. Especially when it comes to managing finances.

I definitely have trouble prioritizing between what I need now versus what I'm going to need in the future.

Having enough for retirement.

I'm absolutely not prepared for something unexpected, it's an overwhelming burden.

With rising costs of healthcare...

How much do we have to spend out of pocket?

In patient, co-insurance.

...worries about debt and daily expenses, they're stressed. And dealing with the pressures can naturally spill into the workplace. In fact, 43% of employees spend three or more hours a week at work on personal financial matters.

If I'm not in the right mindset I'm not going to be able to help anybody, especially if I can't help myself.

The biggest worry is running out of money in retirement. 86% of employees surveyed said they would participate in a financial wellness program provided by their employer. They're looking to their employer for a personalized financial wellness solution, one that helps meet their unique needs. Offering a comprehensive financial wellness program has become essential for companies worldwide.

So we think in terms of social well-being, emotional well-being, financial well-being, and fiscal well-being...we've designed benefit programs with all of those aspects in mind.

It's important to integrate physical and financial wellness... because you want employees to have the full holistic experience.

By expanding your benefits offering to a broad range of wellness resources and guidance, you're more likely to increase productivity and boost your company's bottom line. We believe that financial wellness is an ongoing process, giving employees the personalized guidance and educational resources they need to develop strong financial habits. Through our financial wellness program, your employees will have access to our online and mobile education portal... filled with informative videos, tools and articles to help your employees increase their financial knowledge. They can also learn more about how to better manage their finances by participating in financial workshops and webinars. And since they sometimes may need professional guidance, your employees can meet one-on-one with a financial professional, in-person or over the phone.

And, that is why offering this program from Bank of America Merrill Lynch can help your employees navigate their financial lives. We all know that life is always changing...and, our team will be there every step of the way... whether it's helping them with budgeting...buying a home...college expenses...or planning for retirement...we've got them covered.

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2017 Bank of America Merrill Lynch Employee Workplace Benefits Report. Methodology: Boston Research Technologies interviewed a national sample of 1,242 employees between Sep. 22 and Oct. 7, 2016, on behalf of Bank of America Merrill Lynch. To qualify for the survey, employees had to be current participants in a 401(k) plan; the plan did not have to be provided by Bank of America Merrill Lynch. Bank of America Merrill Lynch was not identified as the sponsor of the study.

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