



Corporate Employee Financial Wellness Programme

A total empowerment solution to
enhance financial well-being



in association with



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Enhance employee productivity by helping them reduce financial stress

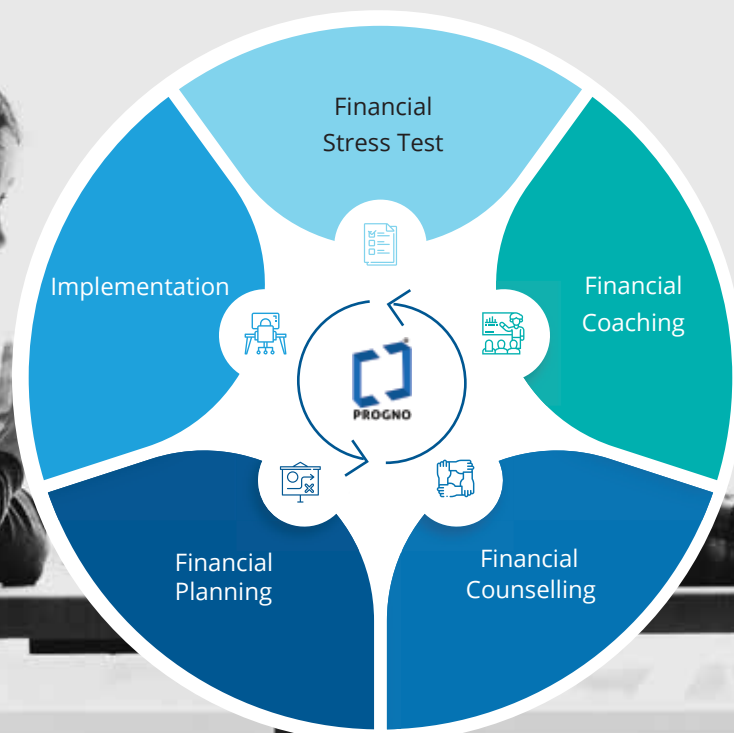
Recent studies and surveys have shown a detrimental impact caused by employees being constantly worried about their finances. Globally, organisations are increasingly recognizing the impact of financial stress on their employees and the dangers of not addressing them effectively. Financial wellness is not an option but an imperative to ensure the well-being of employees enabling them to stay dedicated, focused and committed to their work.



*PwC's 9th annual Employee Financial Wellness Survey

Financial wellness needs a holistic approach

Financial education is not enough to achieve financial wellness. Employees are either not skilled or lack time and discipline to manage their personal finances. Progno recognises the gap and has designed a Corporate Employee Financial Wellness Programme which is a 360 degree approach to help employees understand and manage their personal finances. Financial Wellness of employees can be achieved by engaging them throughout their career and providing ample education. Research based practical and relevant strategies are provided as guidance to employees to overcome their financial worries. Easy to use online tools assist towards implementing actions that will help them achieve their life goals. This leads to higher workplace productivity and an enhanced quality of life for employees.



Our Corporate Employee Financial Wellness Programme

FINANCIAL STRESS TEST

Financial stress test is to evaluate the overall financial well-being of the employees using simple questions to assess their current financial situation and understand mental conditioning towards finances. Conducted using online tools which ensure there is no disruption of work.



FINANCIAL COACHING

Financial Coaching is provided to improve financial literacy levels so that the employees can make informed decisions. Delivery of the contents are through short informative videos. Improvements are assessed through online tests based on each of the videos. Scores are retained to evaluate overall financial literacy levels. Additionally webinars and group activities to suit the organisational needs are also conducted



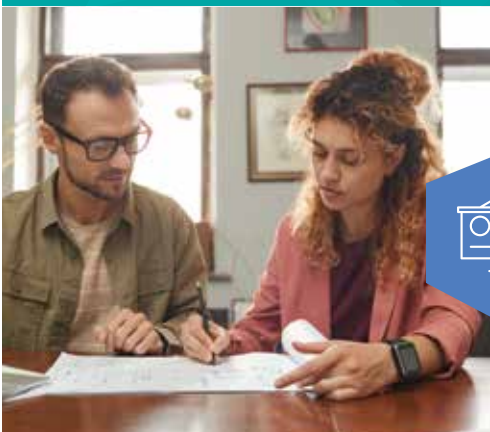
FINANCIAL COUNSELLING

A dedicated qualified financial advisor is assigned on call to discuss the current financial situation of the employee. Online financial calculators such as retirement, loan, future value, mortgage, interest, income tax, goal planner and many more are provided with which employees can assess their financial situation themselves.



FINANCIAL PLANNING

PrognoAdvisor.com is an algorithm driven online tool to perform comprehensive analysis of the current financial situation and provide strategies to help individuals achieve their financial goals. A financial diagnosis provides a detailed analysis and a report for assisting the employees to have an insight of the future if the current situation continues. The financial plan provides strategies and advice on re-engineering the finances to ensure the employees achieve all goals in life and remain cash flow positive throughout life.



IMPLEMENTATION

A market place providing links to online services for buying and selling financial products including loans, mutual funds, life insurance, tax filing, general insurance & shares are shared. The segment will also list down the cumulated benefits with respect to EPF, NPS, superannuation and other benefits provided by the company. This is a one stop segment where the employees are able to implement recommended strategies conveniently and cost effectively.





About Progno

Progno Financial Planning System (Pvt) Ltd, founded on fiduciary principles, is among the first few Fee-Only financial planning companies in the country. Progno believes in providing unbiased, relevant and practical advice delivered online through PrognoAdvisor.com. Built on a robust technology platform, PrognoAdvisor is a comprehensive platform covering all the needs of a personal financial planning. Assuring improved productivity and efficiency, this is a solution designed for corporates and individuals alike to secure consistent success.

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