



PREPARING YOUR EMPLOYEES FOR THE RIDE OF A LIFETIME

Your employees have been on the ride of a lifetime for the past year, and the coaster hasn't shown any signs of slowing down. The unexpected twists and turns of surging inflation and turbulent market volatility has left even those seasoned savers feeling queasy.

CAUSE FOR CONCERN

With this ride lasting much longer than expected, the concern and confusion is written all over employees' faces.



70% of employees look at their retirement account balance at least once per week during periods of market volatility.

65% of employees are concerned about the impact of market volatility on their retirement account balance.

47% of employees concerned about market volatility are most worried they won't be able to recover from the losses.



SOME FARE BETTER THAN OTHERS

While employers don't operate the rollercoaster, they are certainly charged with providing resources that will allow riders to board with confidence.



For those that don't have access to advice, the track is much more turbulent, with employees wishing they were better prepared for the unpredictability.

1 in 2 employees do not have access to a financial advisor during periods of market volatility

77% of employees without access to an advisor today would find one valuable during periods of market volatility

82% of employees would find a workplace managed account valuable during periods of market volatility

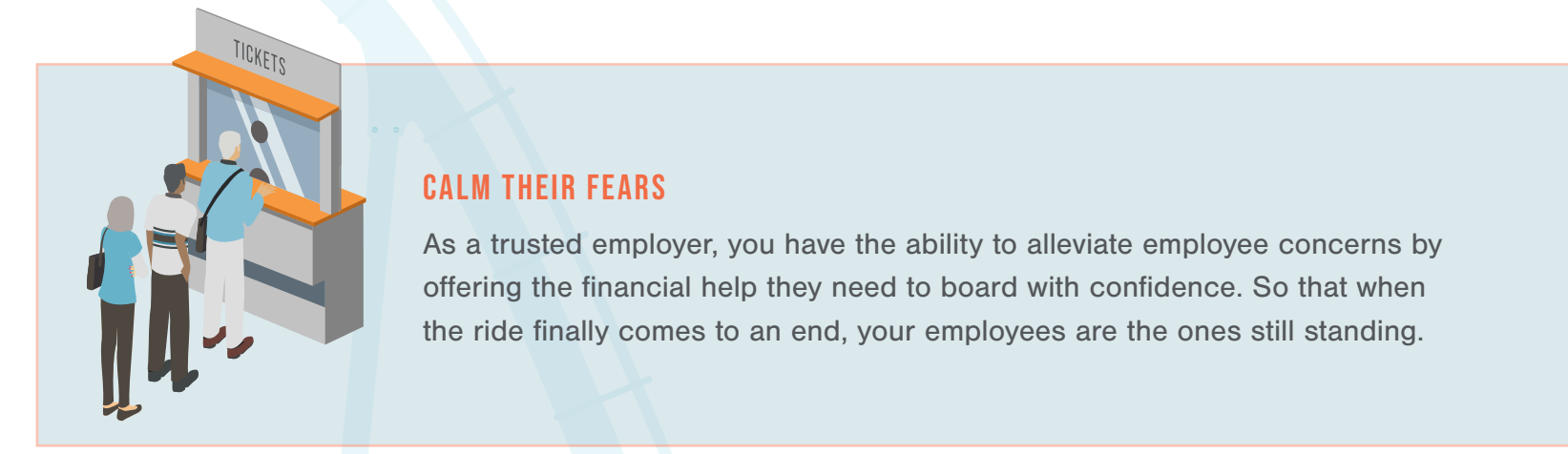
"I don't know how to stomach the volatility and can't help but think there won't be anything left."

IRRATIONAL DECISIONS

Desperate to make the ride come to a stop, employees are met with irrational thoughts and decisions that could negatively impact their futures.



42% of employees younger than 45 have gone so far as to consider taking their retirement savings out of the stock market and putting it in cash due to market volatility.



CALM THEIR FEARS

As a trusted employer, you have the ability to alleviate employee concerns by offering the financial help they need to board with confidence. So that when the ride finally comes to an end, your employees are the ones still standing.



Those with access to advice are on a much steadier track, better prepared for the unknown, and riding with confidence.

74% of employees who spoke with a financial advisor during a period of market volatility say it alleviated their concerns and 78% say it increased confidence in their investment strategy



95% of employees currently using a workplace managed account find it valuable during periods of market volatility



67% of employees currently using a workplace managed account say it helps them feel more confident during periods of market volatility

"I'm concerned about how much money will be lost in the long term."

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Results are based on an online survey Edelman Financial Engines conducted of America's employees on May 27 – June 6, 2022, focusing on subjective measures of market volatility sentiments across 1,079 employees. Qualified survey participants were full-time employees participating in a retirement plan. Aggregate data is reported at 95 percent confidence with plus or minus 3 percent margin of error. Fielding was conducted on the Qualtrics Insight Platform. Demographics are available upon request.