

Hi, we're Octopus MoneyCoach!



**Financial
wellbeing is on
everyone's
mind...**

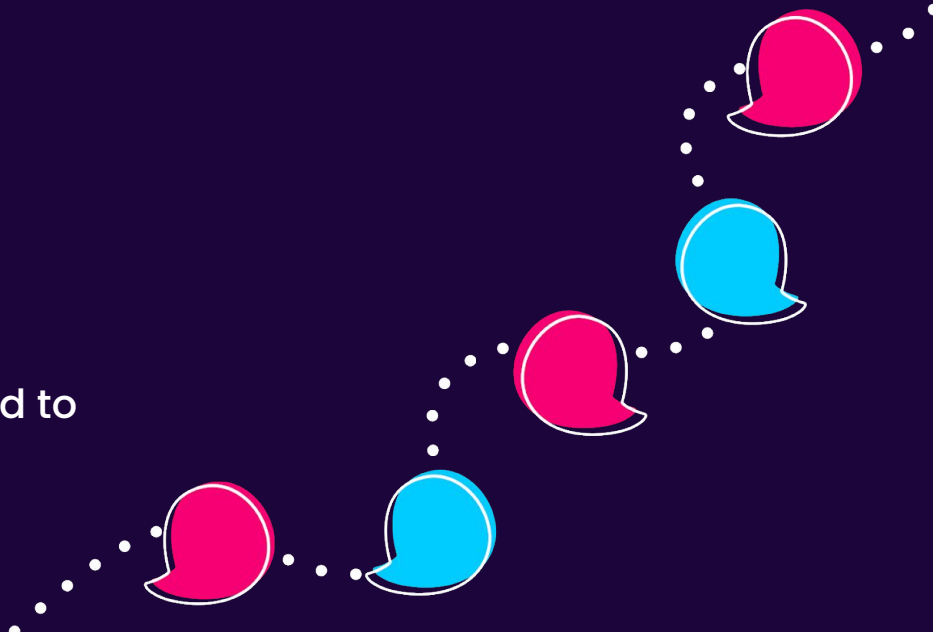
**Money worries affect
95% of employees.**

**And the cost of living
is adding pressure.**

Accelerating Financial Wellbeing

In February and March 2022 we asked 200 HR leaders to assess their approaches and attitudes to financial wellbeing.

Overwhelmingly they agreed that they need to do more, and ASAP.





are already actively
investing in financial
wellbeing.



planned to invest
more in 2022

57% of employers
define financial
wellbeing as **the
provision of core
financial benefits**

BUT ... 91% say they
get average or poor
engagement with
these benefits

And 28% define
financial wellbeing
as **the provision of
financial education**

**BUT ... is “education”
enough?**

Employers are now
looking to a new
solution ...

... with 15% already
defining financial
wellbeing as the
provision of this type
of support

Which of the following benefits would you most like to add to your financial wellbeing offering? (Please select top 3)

Financial education	50%
1-1 financial coaching	44%
Enhanced Pension Matching	32%
Discounts and offers	30%
Workplace savings	27%
Enhanced pension matching	27%
Critical illness protection	22%
Mortgage advice	17%
Life insurance	16%
Income protection insurance	15%
Home moving/rental deposit scheme	12%
No interest loans	11%
Other insurance	9%
Salary advance	9%
Student Loans	2%

The third wave of Financial Wellbeing

Financial Benefits

Pensions
Savings Schemes
Workplace Loans



Financial Education

Content
Webinars



1-to-1 Financial Coaching

- ✓ More personalised
- ✓ More measurable
- ✓ More impactful

1-2-1 Financial Coaching

the new essential, for any benefits package

£9755

impact of 1:1
Financial
Coaching, after 1
year

82%

of coached
employees save
more, repay debt,
or add to their
pension

Some things are worth doing properly!



Engaging
leadership!



Measuring
impacts!



Breaking taboos!



Moving quickly!

Roadmap for success



Set the vision



Bring it to Life



Review and Evolve

