



FINANCIAL WELLNESS PLANNING FOR EXECUTIVES AND EMPLOYEES

We believe employees who participate in a financial wellness plan will be able to make better financial decisions, plan for retirement, and be confident about their financial goals and what it will take to achieve them.

THE FACTS

76%

Lose productivity due
to financial stress.¹

64%

Live paycheck to paycheck.²

36%

Have more credit card
debt than savings.³

We provide your employees with financial advice based on their goals. We also help employers communicate the total value of a compensation package, which helps employees make educated financial decisions. Understanding these benefits packages can help boost employee retention, satisfaction and productivity.

WHO WE ARE:

We Offer Comprehensive Wealth Advice

We believe in helping people pursue something beyond wealth... pursuing a larger calling...a passion. Key to this pursuit is confidence that your wealth advisor is committed to being here for everything life brings your way. We are a wealth management firm working with clients and their families to help them identify what's important so they can achieve their goals, preserve wealth and build a legacy.

WHAT WE DO:

Partner with your employees to create a financial strategy that's flexible enough to change along with them.

Whether your employees need help transferring wealth to heirs, creating a strategy to protect assets or creating an investment strategy that aligns with their goals, Mariner is here to help. We'll work with your employees to create one, coordinated financial strategy developed specifically for them. We'll partner with your employees one-on-one, to provide them with advice based on their goals. We will also provide regular, firm-wide educational seminars on topics ranging from retirement planning to proactive tax planning. By acting as the primary resource for all financial matters, we are able to incorporate an employee's corporate benefits with their private resources to create one comprehensive financial strategy.

FINANCIAL PLANNING

- Deferred Compensation Planning
- Stock Option Planning
- Estate Planning
- Cash Flow Analysis and Recommendations
- Retirement Goal Setting
- Retirement Account Withdrawal Strategies

TAX PLANNING AND PREPARATION

- Integrating Tax Strategies Into a Wealth Plan
- Keys to Minimizing Tax Consequences
- Proactive Tax Strategies and Tax Preparation Services
- Tax-Efficient Gifts, Trusts, Foundations and Funds

INVESTMENT ADVISORY

- Asset Allocation
- Diversification Among Asset Classes
- Portfolio Construction
- Performance Reporting
- 401(k) Asset Allocation

INSURANCE SOLUTIONS

- Asset and Income Protection Strategies
- Life Insurance
- Long-Term Care Insurance
- Disability Insurance



Sources

¹"2022 PwC Employee Financial Wellness Survey"

²"High Inflation Leads More Employees to Live Paycheck to Paycheck"

³"Bankrate's 2023 Annual Emergency Savings Report"

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