



See How Employee Financial Wellness May Impact Productivity

Life & Disability Insurance

Important Peace-of-Mind Coverage for Your Employees

Income is critical to employees' financial security. When your employees experience financial stress it may have a far-reaching impact on your business, including increased employee absences, lost productivity and higher healthcare costs.¹

Feeling the Financial Impact

81%

of employers say employee financial issues impact job performance²

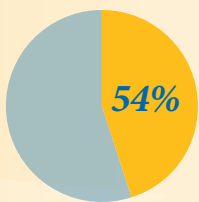
1 in 5

employees say issues with personal finances have been a distraction at work³

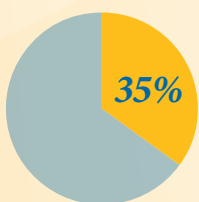
Feeling the Financial Pinch



4 in 10 adults would have difficulty covering an unexpected \$400 expense⁴



54% of people say they have "just enough" or **not enough money** to make ends meet each month⁵

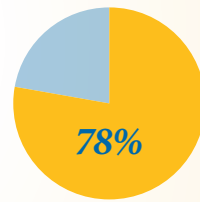


If a primary wage earner died, **35% of households** would feel the **financial impact** within 1 month⁷

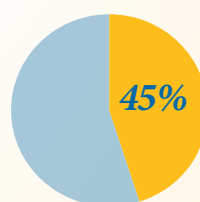
Feeling the Financial Stress



7 in 10 adults feel stressed about money some of the time⁵



78% of people say finding ways to **reduce financial stress** is a top priority⁶



45% of employees find dealing with their **financial situation stressful**³

The Right Benefits Make A Difference

Group life and disability insurance can play important roles in alleviating stress when an unexpected event, like illness, injury or death, disrupts financial security.



Life insurance may pay for:

- Funeral expenses
- Outstanding debt
- Mortgage
- Monthly bills and living expenses



Short-term disability may cover:

- Maternity leave
- Broken bones
- Sickness



Long-term disability may cover:

- Musculoskeletal disorders
- Cancer
- Mental health issues

When employees are offered:

Group Life Insurance Plans

98%

of employees participate⁸

Group Disability Insurance Plans

97%

of employees participate⁸

Ready to make an impact on your employees' financial wellness?

Renaissance provides innovative life and disability insurance coverage alongside its full range of dental and vision plans. Our customizable benefits options and exceptional customer service enable groups of all sizes to get the coverage they need. Contact your broker and ask about Renaissance today. If you don't have a broker, call **1-800-963-4596** or visit **www.RenaissanceWorksForYou.com**

¹ Bonner, Patricia A. "The Impacts of Financial Stress on Your Employees." Benefits Magazine, June 2016
² Financial Education for Today's Workforce. 2016 Survey Results. International Foundation of Employee Benefit Plans
³ PriceWaterhouseCoopers, "Employee Financial Wellness Survey: 2015 Results" (April 2015)
⁴ US Federal Reserve, Report on the Economic Well-Being of US Households in 2018
⁵ 2015 Stress in America report: Paying with Our Health by American Psychological Association
⁶ 2019 Insure Your Love Consumer Survey by Life Happens
⁷ 2018 Insurance Barometer Study. Life Happens and LIMRA
⁸ U.S. Bureau of Labor Statistics, National Compensation Survey 2018

Underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Products may not be available in all states.



Renaissance®

DENTAL · VISION · LIFE · DISABILITY