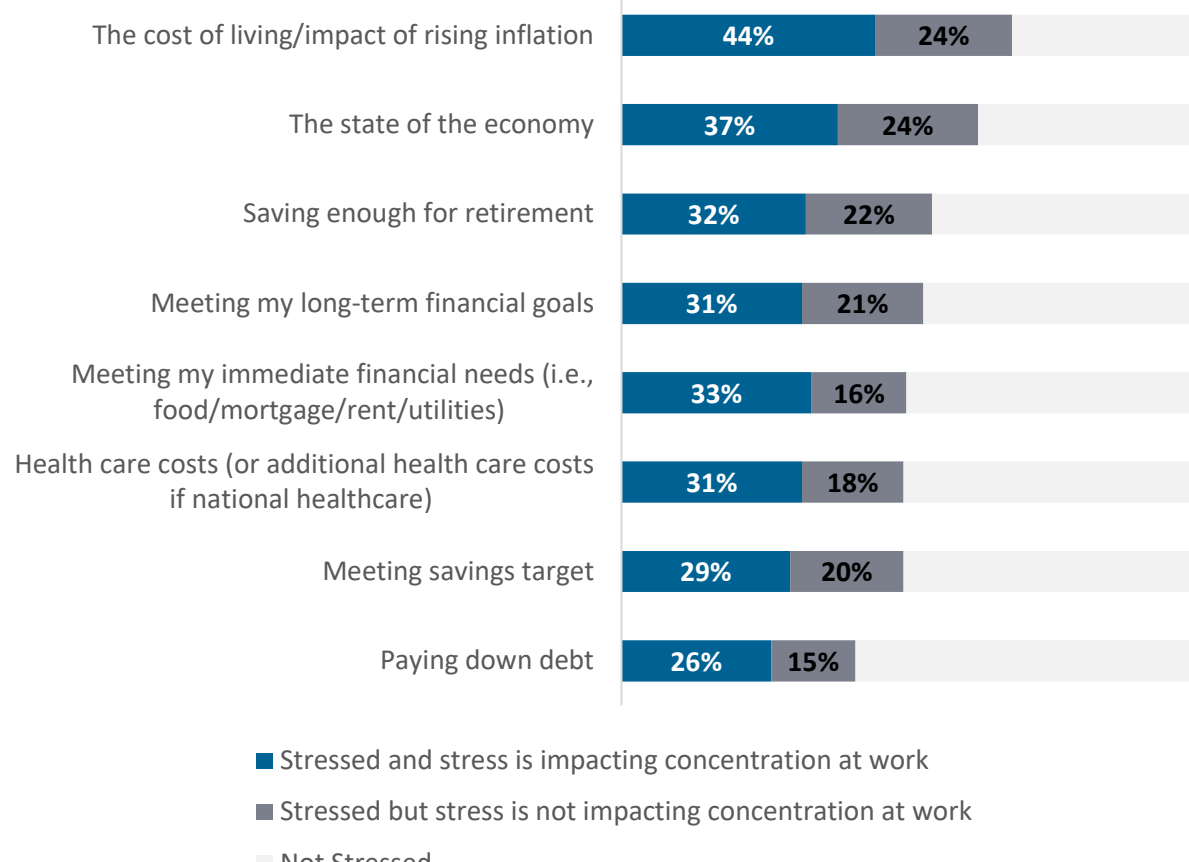


The state of financial wellness for workers worldwide

Financial stress takes a toll on workers, and their employers, worldwide

When workers are stressed about their finances, the stress can affect the workplace by **impacting concentration at work**.

Financial stressors and the impact on stress levels and concentration at work



Question: You identified the following as causing you stress. How much do you agree or disagree that each of these have impacted your ability to concentrate at work?
Source: The Fidelity Global Sentiment Survey 2023.

THE POTENTIAL IMPACT OF STRESSED WORKERS ON PRODUCTIVITY

34%

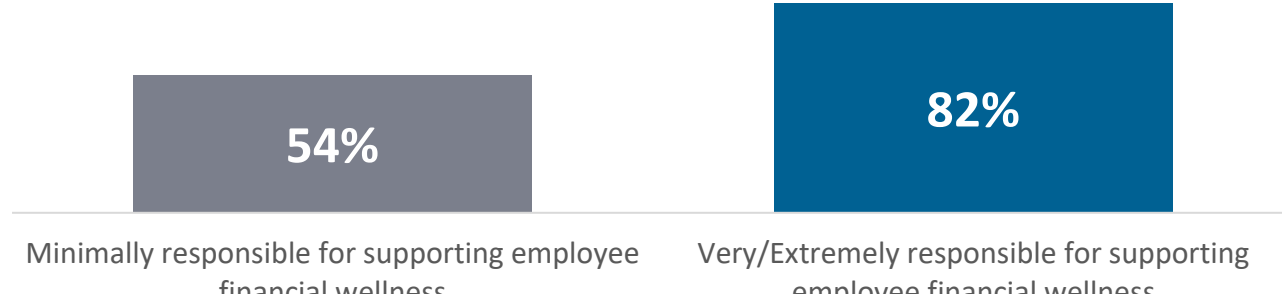
of employers worldwide experienced performance and productivity declines. This may be caused, in part, by stressed and distracted employees.

Question: Which of the following has your company experienced over the past year?
Source: The Fidelity Global Employer Survey 2023.

Supporting financial wellness in the workplace is beneficial to both employers and employees

Companies who take more responsibility for the financial well-being of their workforce fare better themselves with higher employee satisfaction.

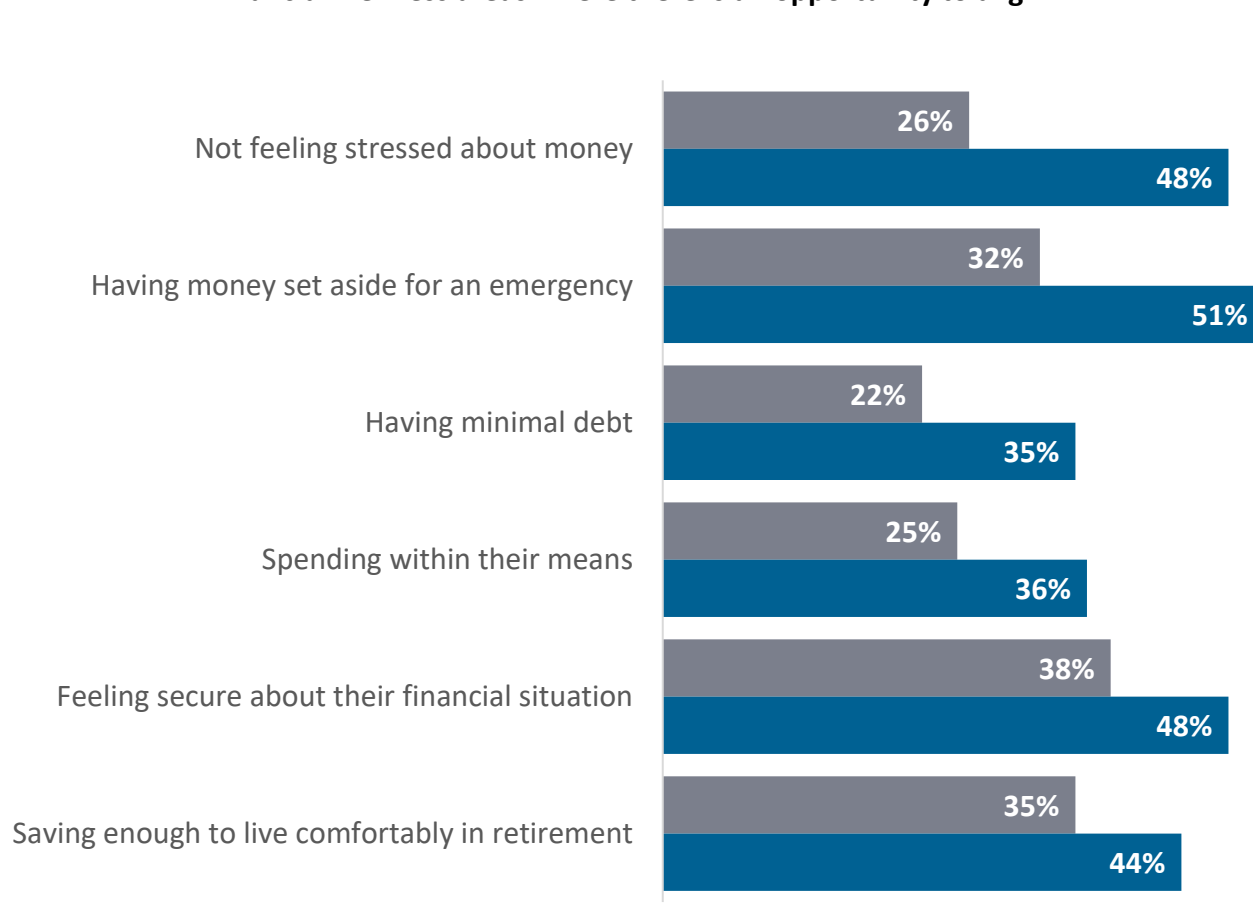
Percentage of employers who report having employees who are very and/or extremely satisfied



Question: In general, how would you rate the financial wellness of your workforce?
Question: On average how satisfied are employees with working at your organization?
Question: To what degree does your company feel responsible for taking steps to support employees' financial wellness?
Source: The Fidelity Global Employer Survey 2023

To better support their workforce, employers may consider reviewing and expanding their **definition of financial wellness** to align with employees, particularly in the areas where there is greatest misalignment.

Financial wellness areas where there is an opportunity to align



Question to Employers: In your company's view, what does it mean for employees to be "financially well"?
Question to Employees: In your view, what does it mean for you to be "financially well"?
Source: The Fidelity Global Employer Survey 2023 (1,000 respondents) and The Fidelity Global Sentiment Survey 2023 (26,000 respondents).

? Did you notice that some attributes of financial wellness may be descriptive of how someone is *feeling* about their financial situation?

Fidelity believes that financial wellness is **holistic and multifaceted**: objectively, it is an individual's total financial situation; subjectively, it is how the person feels about their financial situation. Understanding the whole financial picture and the needs of your workforce, may help you to provide the support and guidance they need to get the most from what they have now while saving enough for the future.

About the survey: the annual Fidelity Global Sentiment Survey aims to provide an understanding of how workers around the globe are feeling and acting in four areas: Well-Being, Financial Habits, Retirement, and Work.

For more workplace insights visit retirement.fidelityinternational.com/



The Fidelity 2023 Global Employer Survey refers the data collection, research, and analysis in regard to multinational firms, also known as global employers. The survey sample consisted of 1,002 senior leaders at U.S. and non-U.S. based MNCs where the company has a presence in two or more international markets (average = 10), employs at least 1,000 workers, is for-profit or non-profit (government bodies were excluded), in some cases there may be responses from more than one senior leader from a particular company. The survey was conducted by Dynata, a third-party market research company using their global research panel in conjunction with their partner vendors. The survey was fielded in March 2023.

The Fidelity 2023 Global Sentiment Survey refers to the data collection, research, and analysis in regard to global employees and was completed in partnership with Opinium, a strategic insight agency. Data collection took place in July 2023. The sample consisted of 26,000 respondents with the following qualifying conditions: aged 20–75; either they or their partner were employed full-time or part-time; not all regions were asked about sexual orientation or gender identities (individuals that did not identify as either as male or female did not represent a statistically significant sample size and are not presented within this study); a minimum household income of: Australia: AUD \$45,000 annually; Brazil: BRL \$1,501 monthly; Canada: CAD \$30,000 annually; China: CNY ¥5,000 monthly; Denmark: DKK Kr.100,000 annually; France: EUR € 20,000 annually; Germany: EUR € 20,000 annually; Hong Kong: HKD \$15,000 monthly; India: INR ₹55,001 annually; Republic of Ireland: EUR € 20,000 annually; Italy: EUR €15,000 annually; Japan: JPY ¥1.5m annually; Mexico: MXN \$4,500 monthly; Netherlands: EUR € 20,000 annually; Saudi Arabia: SAR 4,000 monthly; Singapore: SGD 2,000 monthly; South Korea: KRW ₩1.0m monthly; Spain: EUR €15,000 annually; Sweden: SEK kr200,000 annually; Switzerland: CHF CHF20,000 annually; United Kingdom: GBP £10,000 annually; United Arab Emirates: AED 5,000 monthly; United States: USD \$20,000 annually.

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