

Fidelity International

The Fidelity Global Financial Wellness Report 2026

The latest insights to best support workers
around the world

For schemes sponsors, trustees, their advisers
and consultants use only and should not be
shared with scheme members.



Executive summary

About the report

The **Fidelity Global Financial Wellness Report 2026** offers one of the most comprehensive views of how employers can better support the financial health of a globally distributed workforce, drawing from these sources of proprietary Fidelity research:

- **Fidelity's Global Financial Wellness Index**
More than 700,000 data points from more than 28,000 workers across 140+ markets
- **The Fidelity Global Employer Survey**
Sentiments from 1,000+ multinational business leaders
- **The Fidelity Global Sentiment Survey**
Sentiments from 38,000 workers across 35 international markets

Key insights from this report



The large number of employers that state they feel responsibility for their employees' financial wellness can potentially see better talent-related outcomes: More than 80% of employers feel very or extremely responsible for supporting employee financial wellness, and those that do support financial wellness report higher perceived job satisfaction.



Stress can impact worker morale and productivity: Two-thirds of workers experiencing stress say it affects their ability to concentrate, potentially underscoring the business case for action.



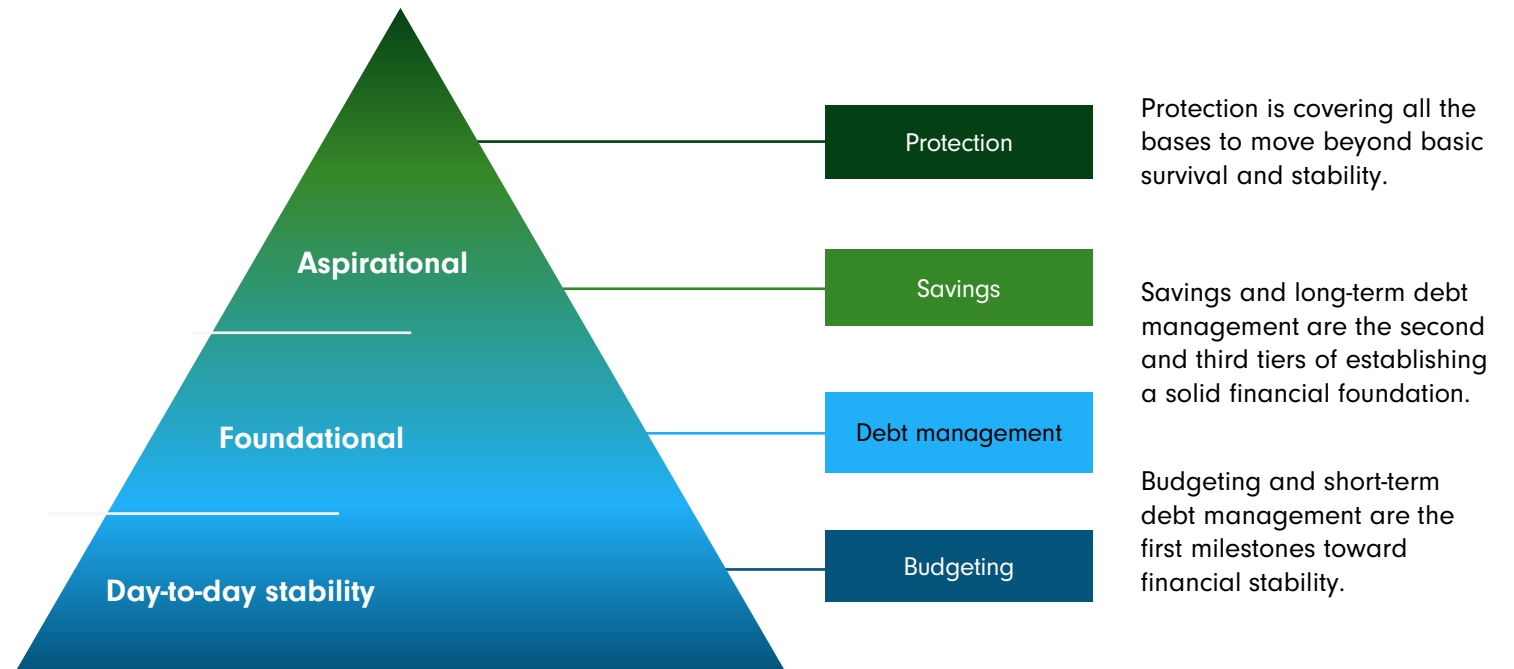
One-size doesn't fit all; localisation, personalisation, and improving enablement may be critical to enhanced success: Many employees skip new benefits because offerings feel irrelevant or they simply don't know about them. Tailored, regionally adapted programs can be a strategic differentiator.

Understanding the methodology behind financial wellness

At Fidelity, we believe that financial wellness is holistic and multifaceted. It's a combination of an individual's objective total financial situation and, subjectively, how they feel about it. Fidelity's globally consistent financial wellness framework has four domains of financial wellness: budgeting, debt management, savings, and protection (i.e., being financially prepared for the unexpected).

The Fidelity Global Financial Wellness Score uses a consistent analytical framework across the regions while using modelling assumptions that are appropriate for each region. The score combines objective criteria, such as a participant's level of savings and how they manage expenses, with subjective criteria, such as how they feel about their finances, that align with the four domains of the framework.

While all domains of financial wellness are important in the long term, we recommend a hierarchical structure in which focusing on (and controlling) budgeting and debt management precede a focus on savings and protection.



Understanding the methodology behind financial wellness

How is the score calculated?

Each domain contributes a maximum of 25 points to the overall maximum score of 100. This scoring approach affords great flexibility in breaking down the Fidelity Global Financial Wellness Score in ways that provide deep insights into personal financial well-being.

The sum of all four domains yields a total score that can range from 0 to 100, where 0 represents extreme financial distress and 100 indicates the maximum level of financial wellness.

The total score is categorised into 1 of 4 discrete levels of financial wellness:

- **Excellent** (80–100)
- **Good** (60–79)
- **Fair** (40–59)
- **Needs attention** (0–39)

Objective vs. subjective financial wellness

Financial wellness is not just about the objective monetary picture. It's also a function of the subjective picture with respect to how people feel about their finances. Understanding the objective and subjective aspects of financial wellness is key to communicating effectively with employees about their finances.

In the chart below, we examine support need based on the employee's level of subjective and objective financial wellness:

Employee support need based on objective and subjective financial wellness

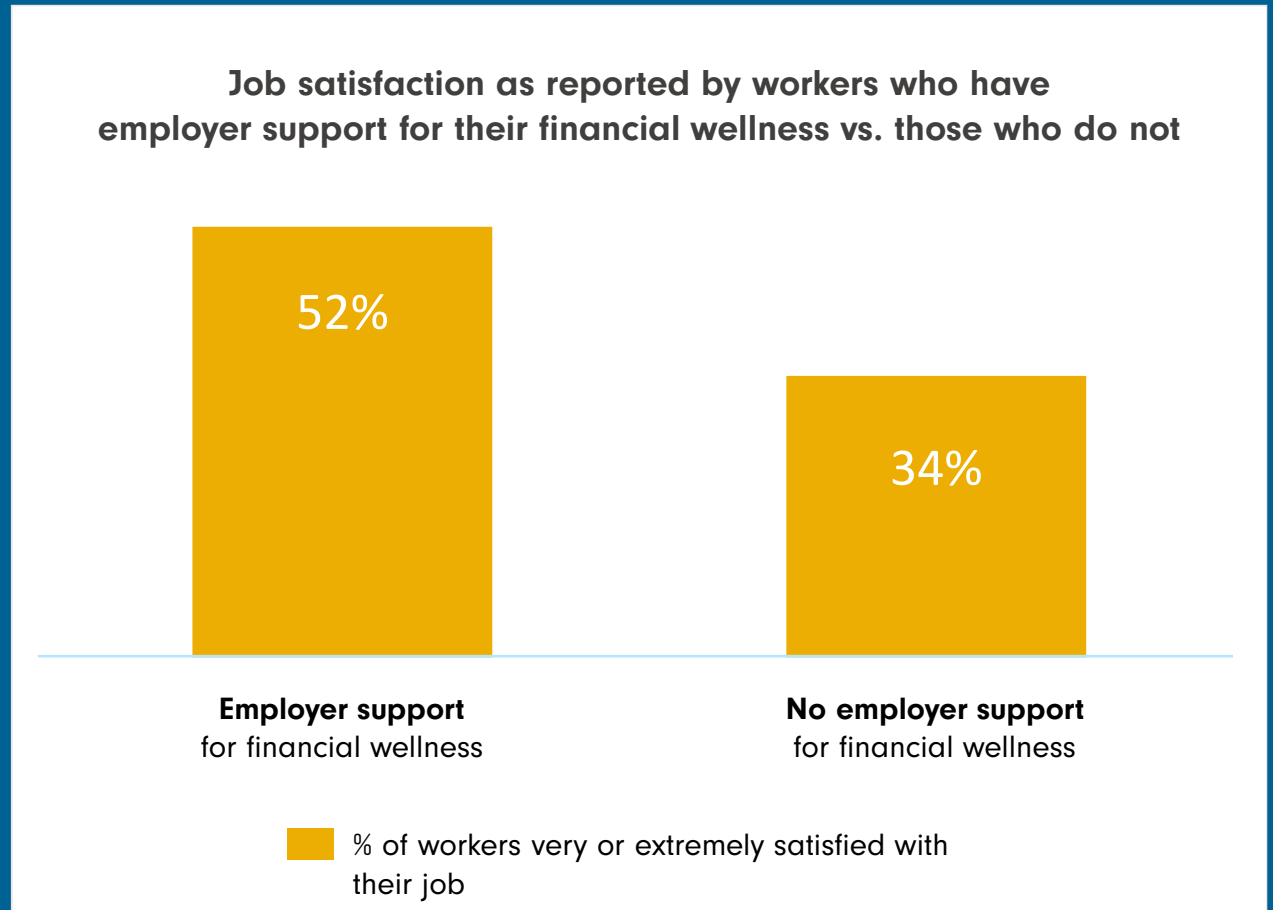
	High objective wellness	Low objective wellness
High subjective wellness	Goal	Wake-up call
Low subjective wellness	Confidence boost	Comprehensive support

Employers can play a role to support their employees in both objective and subjective elements of the financial wellness score by offering appropriate programming. Assisting employees in ways beyond simply providing direct financial contributions can help employees feel better and more confident about planning their finances.

Offering financial wellness support for workers may correlate with higher employee satisfaction



With more than 80% of employers saying they feel very or extremely responsible for supporting employee financial wellness,^{*} many business leaders already recognise the importance of fostering employee financial wellness in the workplace. This support could lead to better business outcomes such as increased job satisfaction among employees.[†]



^{*}Question: To what degree does your organization feel responsible for taking steps to support employees' financial wellness? Source: The Fidelity Global Employer Survey 2025.

[†]Question: How satisfied are you with your job overall? Source: The Fidelity Global Sentiment Survey 2025.

Tailoring financial wellness offerings for workers may be a strategic differentiator for employers

Our research points to an issue that many employers may have to contend with: Approximately 4 in 10 employees report they are unaware of what benefits or programs are available through their employer.*

This gap presents an opportunity for employers to potentially increase awareness and utilisation of financial wellness programs through personalisation. We encourage employers to approach their global financial wellness offerings through the following lens.



Localisation:

How does programming adapt to workers in different regions?



Personalisation:

How relevant is programming to each worker individually?



Enablement:

How can awareness be intentional rather than optional?

*Question: Do you believe you are aware of all benefits offerings your employer currently offers? Source: The Fidelity Global Sentiment Survey 2025.



Localisation

How does programming adapt to workers in different regions?

Understanding the unique nature of your global workforce is key to helping them

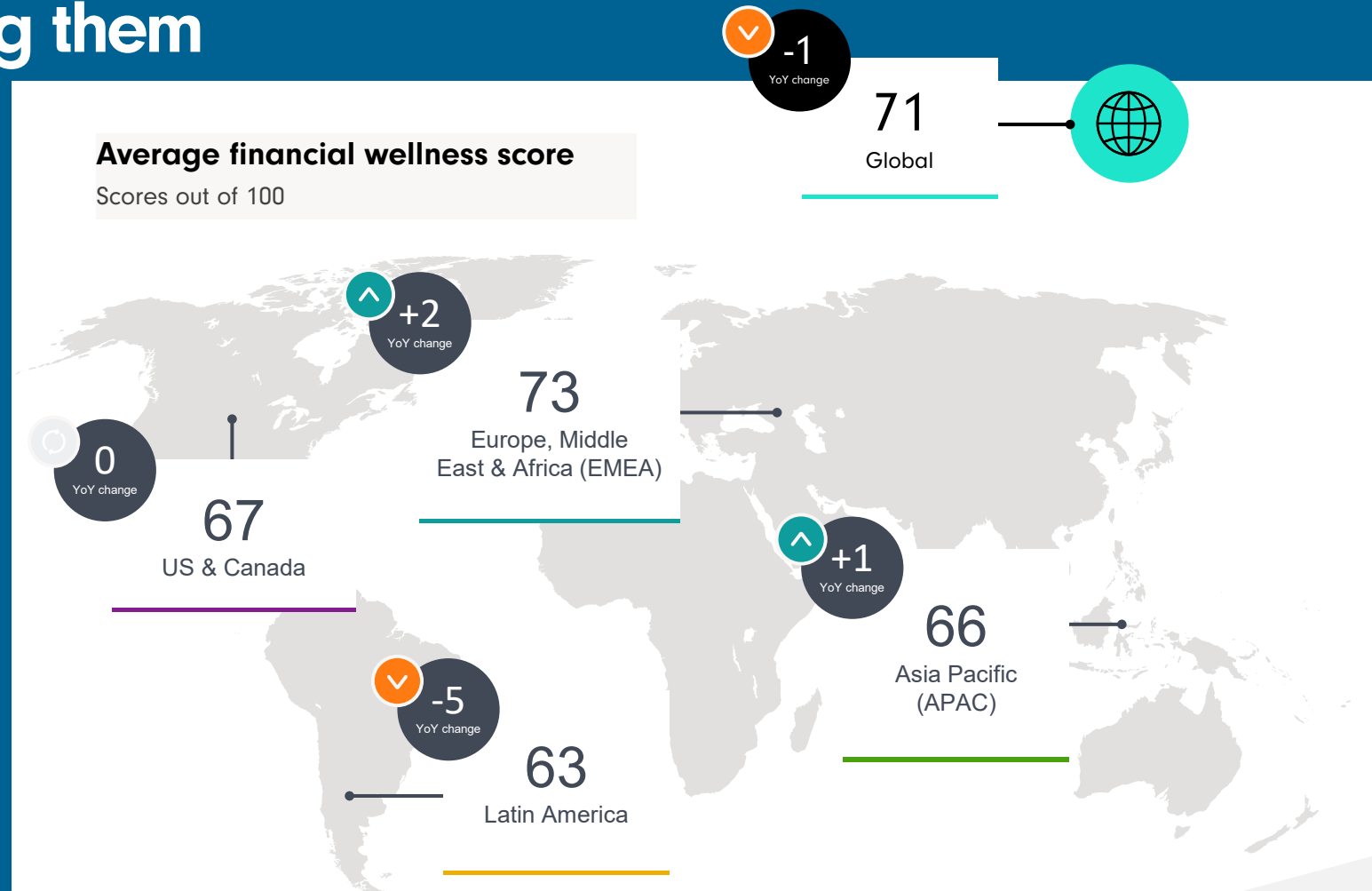
While many workers have “good” financial wellness scores, there is still room for improvement, as Europe, the Middle East, and Africa and APAC were the only groups to see improvement since last year. Workers in the other parts of the world either saw no improvement or scored worse than last year.

Average financial wellness scores for workers around the world



Key issues in 2025 were fairly consistent with 2024:

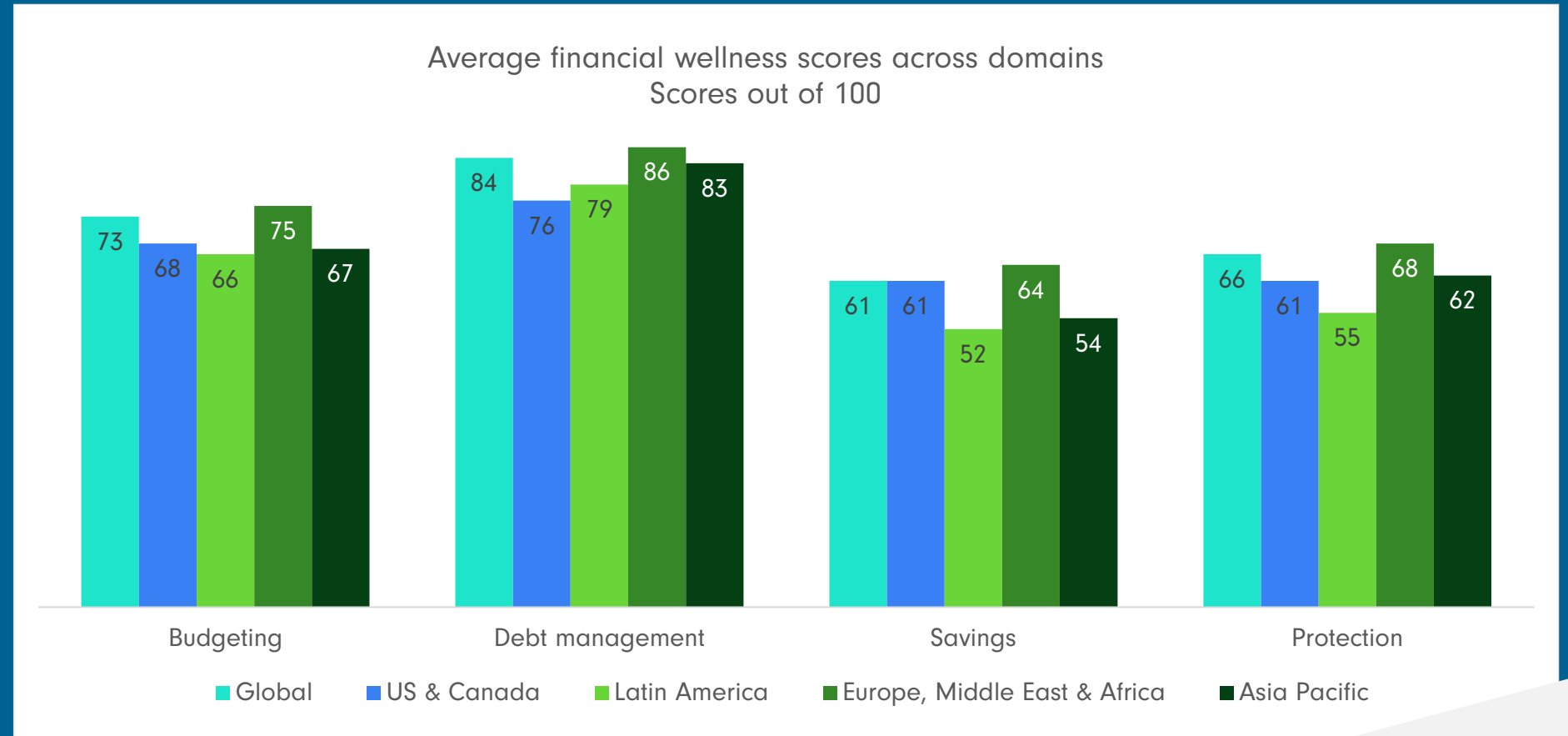
- Key areas of strength include timely bill payments, creditworthiness, and managing debt-to-income ratio
- Key areas of opportunity include long-term planning, nonretirement savings accounts, spending within means, and confidence in long-term planning



Potential correlation between offering financial wellness support for workers and employee satisfaction



While all domains are vital to the overall financial wellness score, savings and protection may need to be supported more than the others, depending on the region.



Source: Latest data from The Fidelity Global Wellness Index.



Personalisation

How relevant is programming to each worker individually?

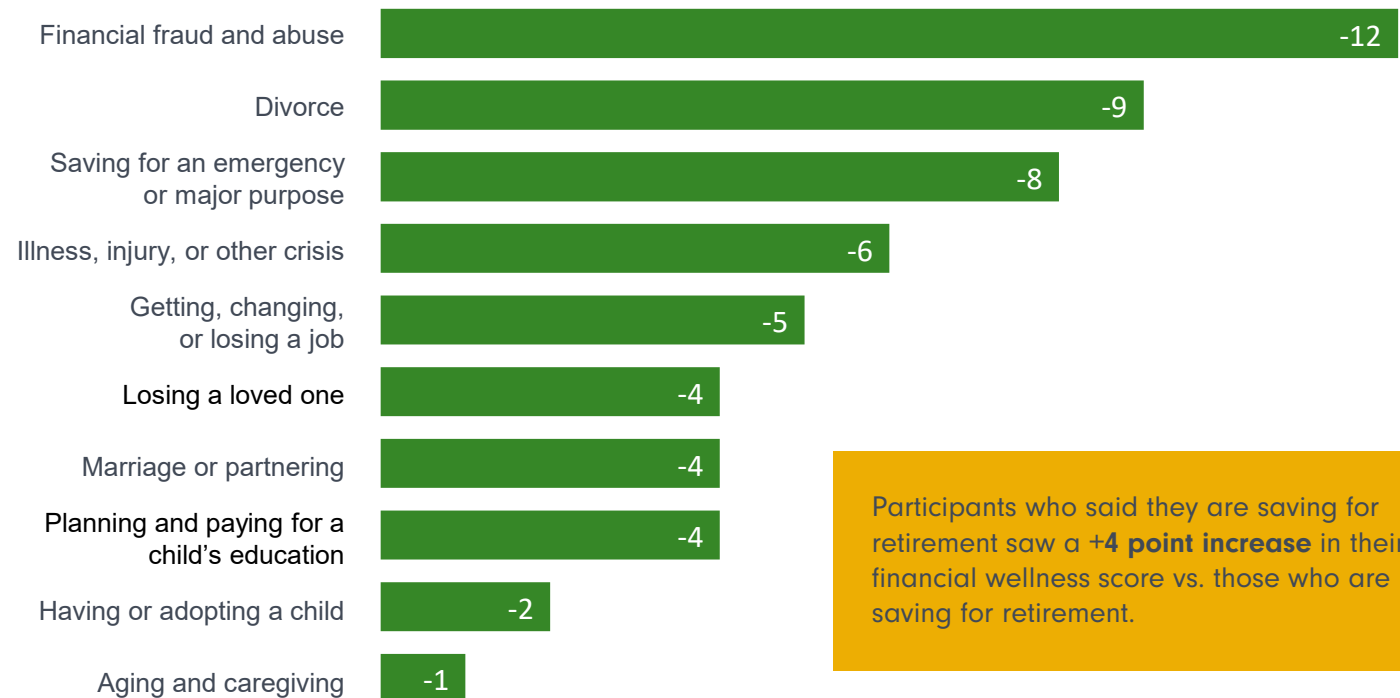
When life happens, financial wellness may be impacted



Some employees don't necessarily think about their finances on a day-to-day basis in the neat buckets of "budgeting," "debt management," "savings," and "protection". They're likely to be more focused on events or moments they're planning for that have a financial impact (such as getting married or buying a house) or reactively dealing with (such as a bereavement or losing income).

Employers may want to consider programs that encourage employees to express their unique needs and build tailored plans to mitigate the impact of critical life events.

Critical life events and their negative impacts on financial wellness scores
Average difference of financial wellness scores between those who have vs. have not reported a certain life event



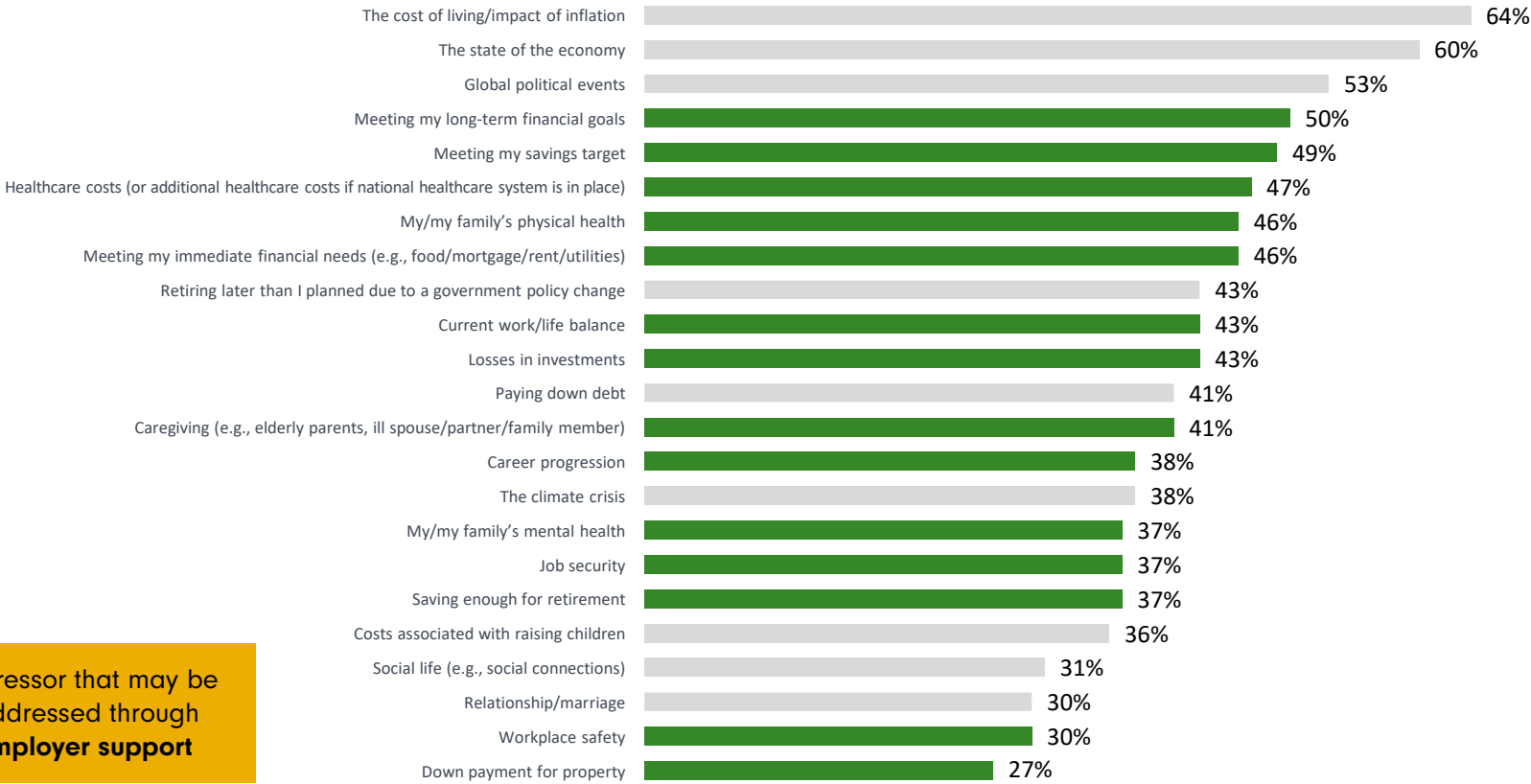
Participants who said they are saving for retirement saw a **+4 point increase** in their financial wellness score vs. those who are not saving for retirement.

Money-related stressors can follow employees to work



Workers don't need to experience a major life event to feel financial stress. Having employees who are stressed may have potential consequences for employers, as stress is often linked to reduced concentration on the job, underscoring the need to align financial wellness programs to address these issues in a way that resonates with workers.

Top stressors reported by workers around the world



■ Stressor that may be addressed through employer support

Question: Which of the following have caused you stress over the last 6 months? Source: The Fidelity Global Sentiment Survey 2025.



Enablement

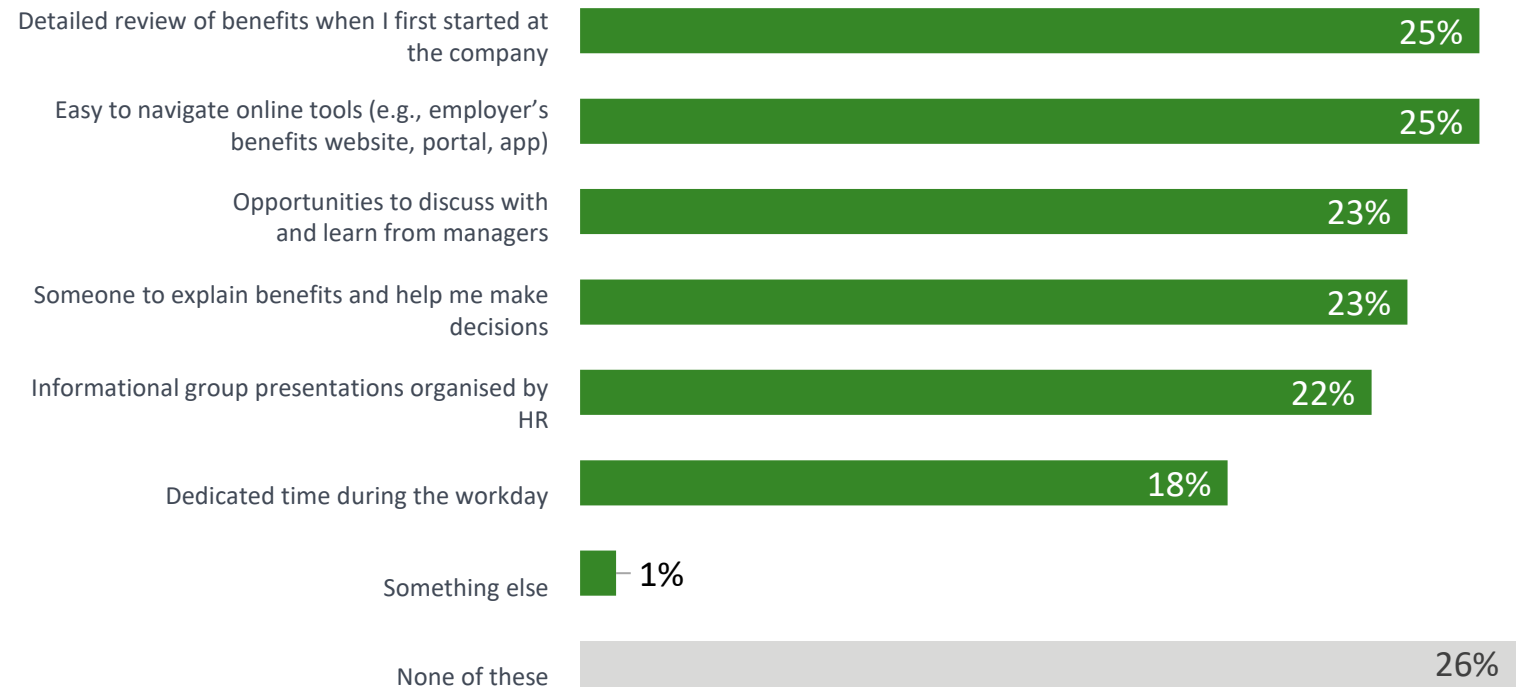
How can awareness be intentional rather than optional?

Employers can influence the path for increased awareness, which may lead to greater utilisation



In addition to finding and providing the appropriate types of financial wellness programming, employers may want to consider how workers will learn about and access what they are offering.

Ways workers around the world say their employer helps them learn about their benefits



Question: Which of the following does your employer offer to help you learn about your benefits? Select all that apply. Source: The Fidelity Global Sentiment Survey 2025.



Next steps

Strategic questions for your organisation

Supporting financial wellness offerings for workers is a long-term yet essential strategy for employers

We strongly encourage employers to deepen their levels of awareness and encourage utilisation of their financial wellness offering by asking these strategic questions

We encourage employers to view supporting workers' financial wellness as a vital business imperative. Doing so may serve as a catalyst to empower employees to perform well both at work and beyond, while possibly helping to enable organisations to create a stronger, more resilient workforce. This approach not only potentially benefits individuals but may also drive long-term organisational success.



How does programming **adapt** to workers in different regions?



How **relevant** is programming to each worker individually?



How can awareness be **intentional** rather than optional?

How Fidelity can help

We help organisations unlock the full potential of their people and programs and create a workforce that thrives. With deep insight into global nuances, tools, guidance and communications capabilities, we can partner with you to effectively engage your employees. Reach out to your Relationship Director to find out more.

Important information

Methodology

Fidelity's Global Financial Wellness Index

Many figures and insights in this report reference aggregated data from Fidelity's Global Financial Wellness Index, which is based on data collected between October 2021 and November 2025 from users of Fidelity's global financial wellness assessment. This represents more than 700,000 data points from more than 28,000 workers across more than 140 international markets. Individual respondents were asked to provide standard demographic information on an optional, anonymous basis, and were then invited to answer a series of subjective and objective questions across the 4 domains of financial wellness (budgeting, debt management, savings, and protection). Responses were then scored (out of 25 in each domain and 100 in total) according to Fidelity's proprietary algorithms.

Regional population sizes are reflected as follows: US & Canada (n=213), Latin America (n=364), Asia Pacific (n=572), and Europe, Middle East, and Africa (n=3,356)

The Fidelity Global Employer Survey 2025

The Fidelity Global Employer Survey 2025 consisted of 1,000 senior leaders at US and non-US-based multinational companies where the company employs at least 1,000 employees globally, has a presence in at least 2 countries/regions, and is for profit or nonprofit (government bodies were excluded). The survey was conducted by Dynata, a third-party market research company using its global research panel in conjunction with its partner vendors. The survey was fielded in February–March 2025.

The Fidelity Global Sentiment Survey 2025

The Fidelity Global Sentiment Survey sample consisted of 38,000 working adults across 35 markets. with the following qualifying conditions: aged 20-75, employed full-time or part-time and had a minimum household income. The survey was conducted by Opinium, a strategic insights agency. Data collection took place between September and October 2025. Data analysis and reporting took place between November and December 2025.

For schemes sponsors, trustees, their advisers and consultants use only and should not be shared with scheme members.

No statements or representations made in this document are legally binding on Fidelity or the recipient. Any proposal is subject to contract terms being agreed. Third party trademark, copyright and other intellectual property rights are, and remain, the property of the respective owners.

Issued by FIL Life Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 3406905. FIL Life Insurance Limited is a provider of investment, insurance and administration services. FIL Life Insurance Limited is not authorised to provide investment advice.

Retirement advice and non-advised retirement services are provided through FIL Wealth Management Limited (Registered in England and Wales No. 06121251). The Fidelity SIPP and Invest@Work products are provided by Financial Administration Services Limited (Registered in England and Wales No. 01629709). FIL Wealth Management Limited and Financial Administration Services Limited are authorised and regulated by the FCA.

Each company named above has its registered office at Beech Gate, Millfield Lane, Lower Kingswood, Tadworth, Surrey KT20 6RP. These companies are part of Fidelity International, a group of companies which form the Fidelity global investment management organisation outside of North America. Fidelity, Fidelity International, the Fidelity International logo and the F symbol are trademarks of FIL Limited.

GTL0226/416209/SSO/0227