



Financial Wellness
Counseling
Education,
Resources

“94% of Americans wish they did a better job of managing their money”

Employee Benefit News, January 2011

INSURANCE COMPANIES / FRATERNAL ORGANIZATIONS

A recent Retirement Institute Research Study uncovered this interesting truth about individuals and their money. "We know Americans need to save more and it's great to see it as a top priority," says Rob Leary, CEO of ING Insurance U.S. "However, it's time to convert good intentions into action." The study went on to describe that the more financially literate someone is, the happier and more confident they are.

Yet for many of your members and policyholders, the opposite is true. Financial concerns rank among the most distracting and damaging issues for individuals and their families, impacting health, productivity, absenteeism – even policy persistency. But through a unique partnership with askAFS, insurers can now offer an affordable, turnkey enhancement that help their policyholders address the increasingly complex financial questions they face.

Better decisions for a better life - askAFS delivers

- Equipped to address everyday questions and crisis issues: cash flow, debt, housing, loans, college funding, savings, taxes, foreclosure and more.
- No products to sell, no charge to participants, no conflict of interest. Unbiased and objective support consumers need to get back to the business of work and life.
- Our model: Finance-centered solutions. Practicality is paramount and unique in an industry where quick fixes and legal remedies are often the default.

Who is askAFS

- A pioneer in Financial Wellness and Counseling since 1989. Over 2 million lives covered
- Major clients include national behavior health firms, EAP's, insurance companies, unions, membership programs
- LLC, board managed entity. Fully insured. Experienced management

askAFS capabilities

- Certified and Accredited, highly-trained and compassionate counselors.
- Scalable state-of-the-art telephonic, case management and communication systems.
- Web-based resources for education, communication and case updating.

askAFS quality

- Strict call center metrics, including call answering, time, satisfaction, abandonment and reporting that demonstrates value, quality and outcomes
- Strongly enforced data security policies and procedures
- Disaster recovery policies and procedures assuring redundant and multiple systems

askAFS customer results orientation

- Structured specifically to the unique needs of the customer and constituent.
- Turnkey operational and promotional plans for implementation and reporting.
- Media programs customized to meet the strategic goals of the customer.

