

# Are workplace benefits key to financial security? Depends who you ask.

## 65% of employees

believe benefits positively impact their overall financial security.

Yet many employees are still underinsured and unprepared for retirement.



1/3 have no disability insurance

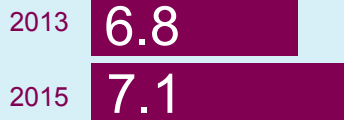


1/4 have no life insurance



1/5 have no retirement savings plan

This helps explain why employees value workplace benefits more highly than ever.



(Guardian BVI Index 2013-2015\*)

## 54% of employers

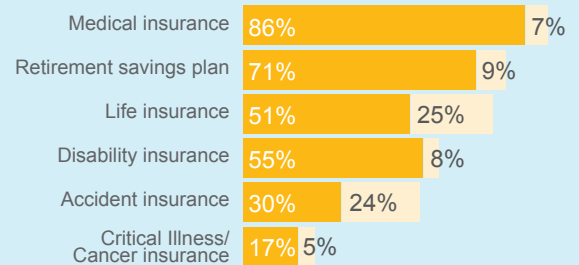
believe benefits positively impact overall financial security.

Yet only 16% of employers strongly believe they have a responsibility to ensure employees' financial preparedness.

Employer 16%

Employee 63%

Many employers don't realize that the workplace is the primary source of coverage for working Americans.



% U.S. workers purchasing: ■ at workplace ■ out of workplace

**It's time to rethink responsibilities:** These findings, excerpted from The Guardian Workplace Benefits Study<sup>SM</sup>: Third Annual, show that there's a disconnect between employers and their employees when it comes to benefits. But with the right insight, Guardian believes companies can structure their workplace benefits program in a way that helps all stakeholders achieve their goals. For the full study, go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com).



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\*The Guardian Benefits Value Index (BVI) provides a benchmark of how employees feel about their company's benefits. Source for all statistics cited is The Guardian Workplace Benefits Study<sup>SM</sup>: Third Annual, 2015. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004.

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