



Financial Wellness  
Counseling  
Education,  
Resources

## “Employee productivity decreases along with cash flow”

Employee Benefit News, October 2010

## UNIONS / MEMBERSHIP ORGANIZATIONS

According to a recent survey by the Hartford Group, Americans are working more and spending less, yet still find themselves struggling financially. “Thirty-seven percent of consumers said they feel they have experienced 'severe' financial impact due to the recession. Many have made cutbacks in their spending, dipped into savings and retirement accounts or taken on new jobs,” says Ron Gendreau, EVP of The Hartford Group Benefits.

Financial concerns rank among the most distracting and damaging issues for your members, directly impacting health, productivity, absenteeism and presenteeism. Add in soaring bankruptcy rates, dropping investment values, escalating job losses and foreclosures – no wonder financial stress is increasing at a rate not seen in years. With all of these pressures, many are turning to unions and member organizations for help in finding solutions in a world of increasingly complex financial questions. askAFS can partner with your organization to provide a turnkey, affordable program that provides the financial guidance your members need.

### 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.

