

# Introducing Employee Financial Services



## Boost employee productivity...

Researchers have found that workplace financial education, such as employee assistance programs, has a positive impact on the workplace, including a potential improvement in job productivity.<sup>1</sup>

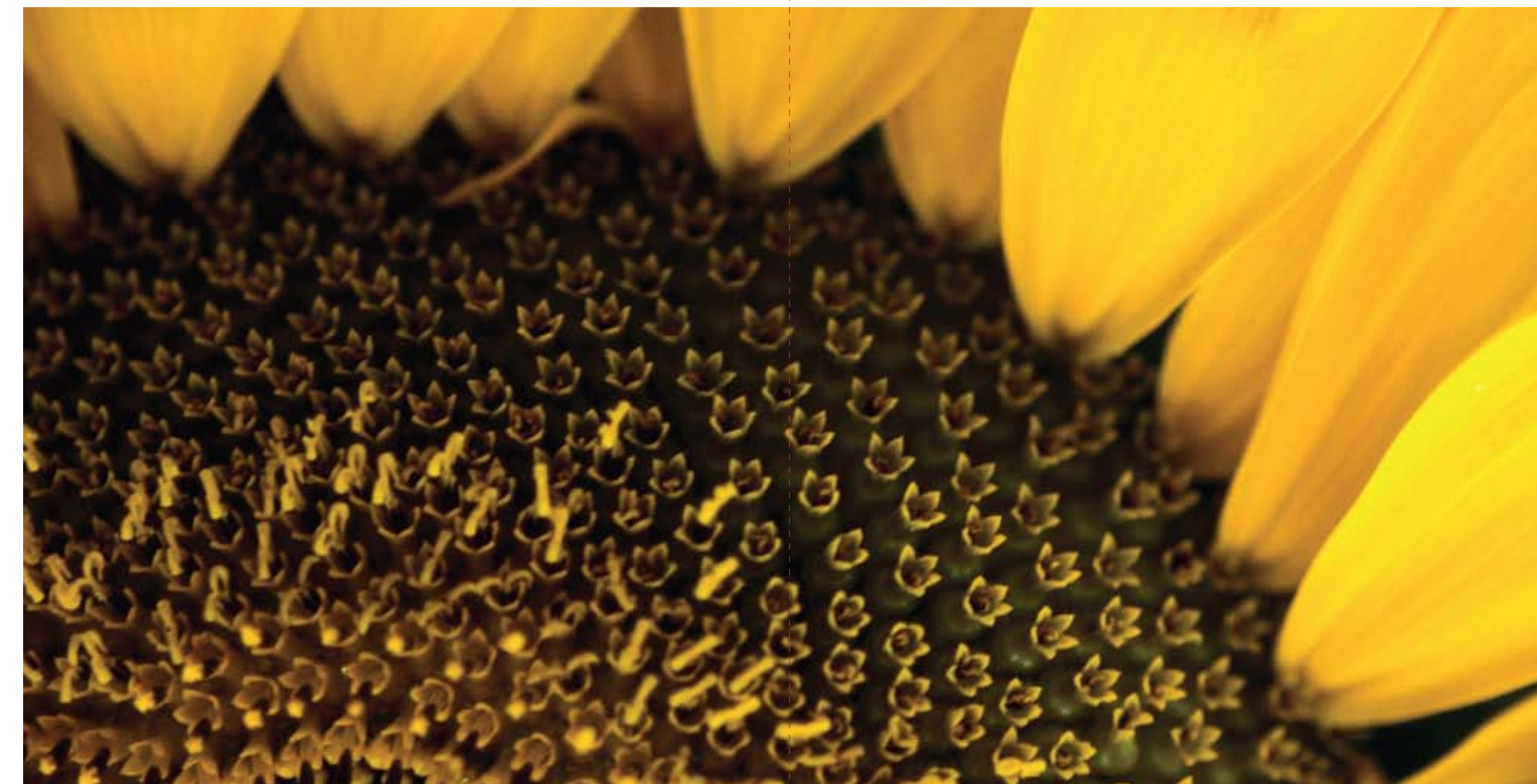
## ...with a more robust benefits program.

Employee Financial Services\* is a comprehensive program designed to help all levels of employees maximize their financial benefits. The Bank of New York Mellon<sup>2</sup> provides the appropriate services to match each participant's life stage or financial circumstance. From saving and investing to estate planning and philanthropy, your employees will be well served.

### Benefits to your organization:

- ▶ A more robust benefits program
- ▶ Improved employee communications
- ▶ Increased employee productivity

\*Offered as a complimentary service to our corporate clients.



## And empower your employees, too.

Employee Financial Services gives employees expert support to help them find solutions to the many issues they face.

### Benefits to your employees:

- ▶ Financial planning tools and classes
- ▶ Discounted financial products
- ▶ Personalized financial planning advice



[bnymellon.com/shareowner](http://bnymellon.com/shareowner)

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# Help employees maximize their benefits

**Employee Financial Services** provides your employees with financial education and planning tools, along with access to wealth management and advice. Since employees decide whether to participate in this program, individuals who are satisfied with their current brokerage relationships may retain them while still taking advantage of other aspects of this offering.

## Financial Planning Tools

Employees are able to access a variety of financial planning and education tools when they log into the BNY Mellon Shareowner Services stock plan portal. Our Knowledge Center, powered by [mystockoptions.com](http://mystockoptions.com)<sup>®</sup> features a wealth of information about managing stock options, restricted stock and employee stock purchase plans. The Bank of New York Mellon's Dreyfus Retail Services<sup>3</sup> offers a variety of educational and planning tools along with market commentaries to help employees make the most of these benefits as they plan for their financial future.

## Financial Education

Educational workshops are available to your employees — on-site and online. Presented by The Bank of New York Mellon's Dreyfus Retail Services, a variety of topics are available to help your employees prepare for their future and reduce their financial stress.

### Topics include:

- ▶ Financial Planning
- ▶ Asset Allocation
- ▶ Retirement Planning
- ▶ Retirement Transition Planning
- ▶ College Savings
- ▶ Tax-smart Investing
- ▶ Understanding Stock Options

## Waived Sales Charges

As a special benefit to our clients, their employees will be entitled to purchase Dreyfus Premier Funds at net asset value. The normal 5.25% sales load will be waived for employees who choose to invest with Dreyfus.

## Personalized Financial Planning

While having a comprehensive and personalized plan is crucial to a comfortable financial future, many employees do not have the confidence or time to create one. To meet the individualized needs of your diverse employee base, The Bank of New York Mellon offers two levels of service. For those employees trying to manage their finances and prepare for the future, The Bank of New York Mellon's Dreyfus Retail Services provides consultative financial planning advice. For those employees, including your executives, who may have more complicated financial planning needs, Mellon Financial Markets, LLC<sup>4</sup> is equipped to offer the tools and advice required by more sophisticated investors.

## Choose a Leader

**The Bank of New York Mellon Corporation** is a global financial services company focused on helping clients manage and move their financial assets, operating in 37 countries and serving more than 100 markets. The company is a leading provider of financial services for institutions, corporations and high-net-worth individuals, providing superior asset management and wealth management, asset servicing, issuer services and treasury services through a worldwide client-focused team. It has more than US \$20 trillion in assets under custody and administration and more than US \$1 trillion in assets under management. Products and services are provided by subsidiaries of The Bank of New York Mellon Corporation.

<sup>1</sup> So-hyun Joo and E. Thomas Garman. 1998. "The Potential Effects of Workplace Financial Education Based on the Relationship between Personal Financial Wellness and Worker Job Productivity." *Personal Finances and Worker Productivity*. 1998. Vol. 2, No. 1.

<sup>2</sup> Services are provided by BNY Mellon Shareowner Services, Dreyfus Retail Services and Mellon Financial Markets, LLC.

<sup>3</sup> Dreyfus Retail Services, a division of MBSC Securities Corporation, Distributor is a registered broker-dealer and a member FINRA/SIPC. Investments offered through MBSC Securities Corporation are not FDIC insured, not bank-guaranteed and may lose value.

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