Conversation Starter: Reduce financial stress

Email script for clients without a retirement plan

**Subject line:** Reducing employee financial stress

Hi {client name},

Employee financial stress is at its highest recorded point since the 2008 financial crisis. A [Ceridian survey](https://www.globenewswire.com/news-release/2022/12/09/2571021/0/en/Ceridian-Study-Finds-Financial-Stress-Among-North-Americans-Highest-Since-2008.html) found that 61% employees are stressed about their finances, and 82% say they spend time at work thinking about their financial situation. In Canada, this adds up to $50B in lost productivity.

To promote greater financial wellness and improve productivity, it may be the right time to consider adding retirement benefits.

I look forwarding to chatting about ways to improve your employee benefits.

Warmly,

{Advisor name}

