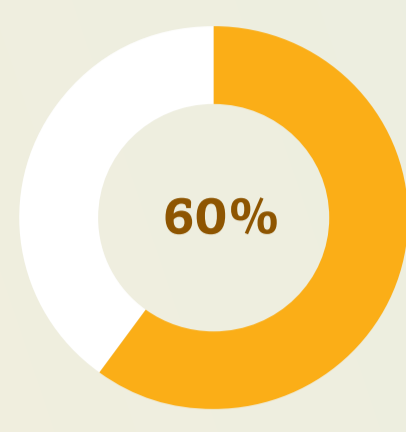
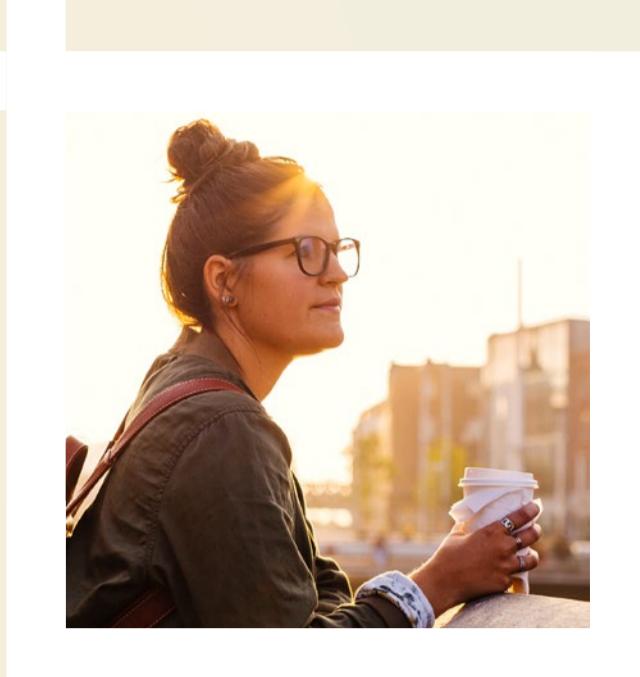


HEALTHY, WEALTHY AND WORK-WISE

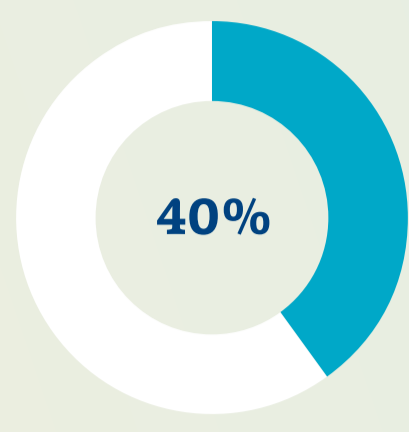
HEALTH IS VITAL TO WEALTH: SUPPORTING THE HEALTH OF AN AGING WORKFORCE



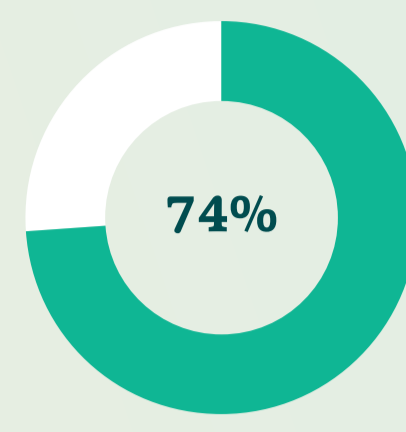
WE KNOW PEOPLE WORRY ABOUT THEIR FINANCES AND THEIR HEALTH



60% of global respondents say they are at least somewhat stressed about their financial situation.



40% globally say their personal health causes them stress over their financial security.



Three-quarters are not confident they will be able to pay for medical costs.

PEOPLE'S HEALTH AND FINANCIAL SECURITY ARE INEXTRICABLY LINKED AND ARE BECOMING INCREASINGLY COMPLEX TO MANAGE



What's most critical to achieving a financially secure retirement? Individuals and employers hold differing views:



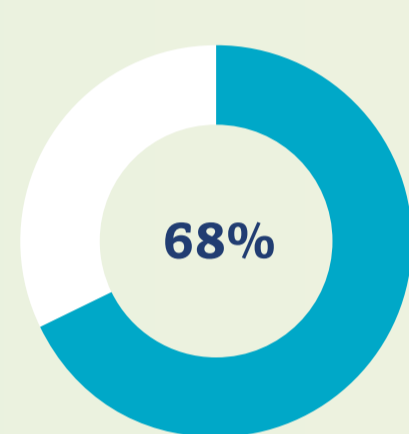
Individuals ranked health the number one priority for a good lifestyle in retirement.



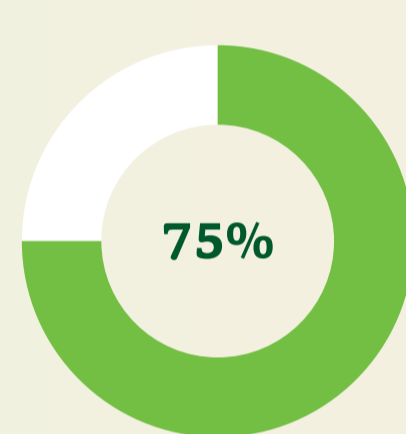
Business leaders, by contrast, ranked **personal savings as most important** and ranked **health much lower** (in fifth place).

Employees understand their health is directly tied to their financial well-being. In a time of dwindling pensions and insufficient savings, work lives will likely extend past today's traditional retirement age.

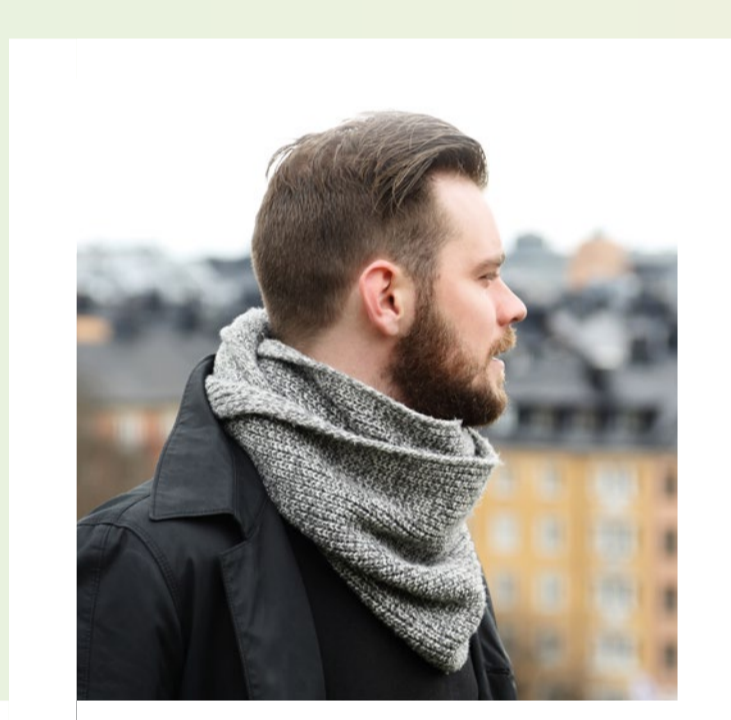
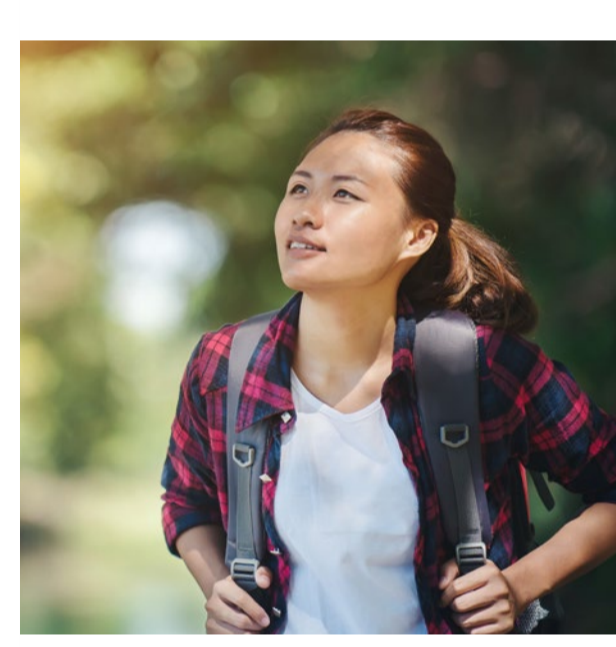
OUR HEALTH IS VITAL TO WORK AS LONG AS DESIRED OR NECESSARY



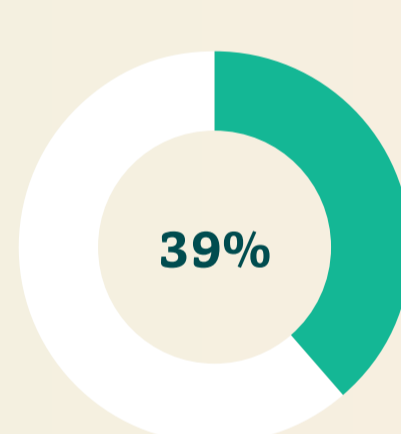
68% of people don't expect to retire at all, or expect to continue working in their later years.



Three-quarters are not confident they will be able to work as long as they desire.



Yet we are doing the bare minimum and making only basic efforts to be healthy.



Only 39% of individuals describe their health as "excellent" or "very good" as it relates to their ability to perform on the job.

COMPANIES NEED HEALTHY OLDER WORKERS; INVESTING IN HEALTH AS WELL AS FINANCIAL WELLNESS AT WORK IS IMPERATIVE

Since companies will need older employees to meet talent shortages and to share their unique combination of knowledge and skills, safeguarding their health is critical.

Aging workers often bring important experience to the workplace that can't be easily replicated in younger workers. Employers shouldn't overlook the significant contributions of more seasoned employees, which include:



Training and mentoring



Strong problem-solving capabilities



Emotional intelligence



FIVE WAYS ORGANIZATIONS CAN KEEP THEIR AGING WORKFORCES HEALTHY AND ENGAGED

Address Current Health Concerns

Wellness programs can help workers stay healthy or prevent their chronic health issues from growing worse.

Turn to Technology

Using data analytics to predict healthcare needs or motivating employees to manage their health with wearable devices can help them protect their health as they age.

Stretch Workforce Flexibility

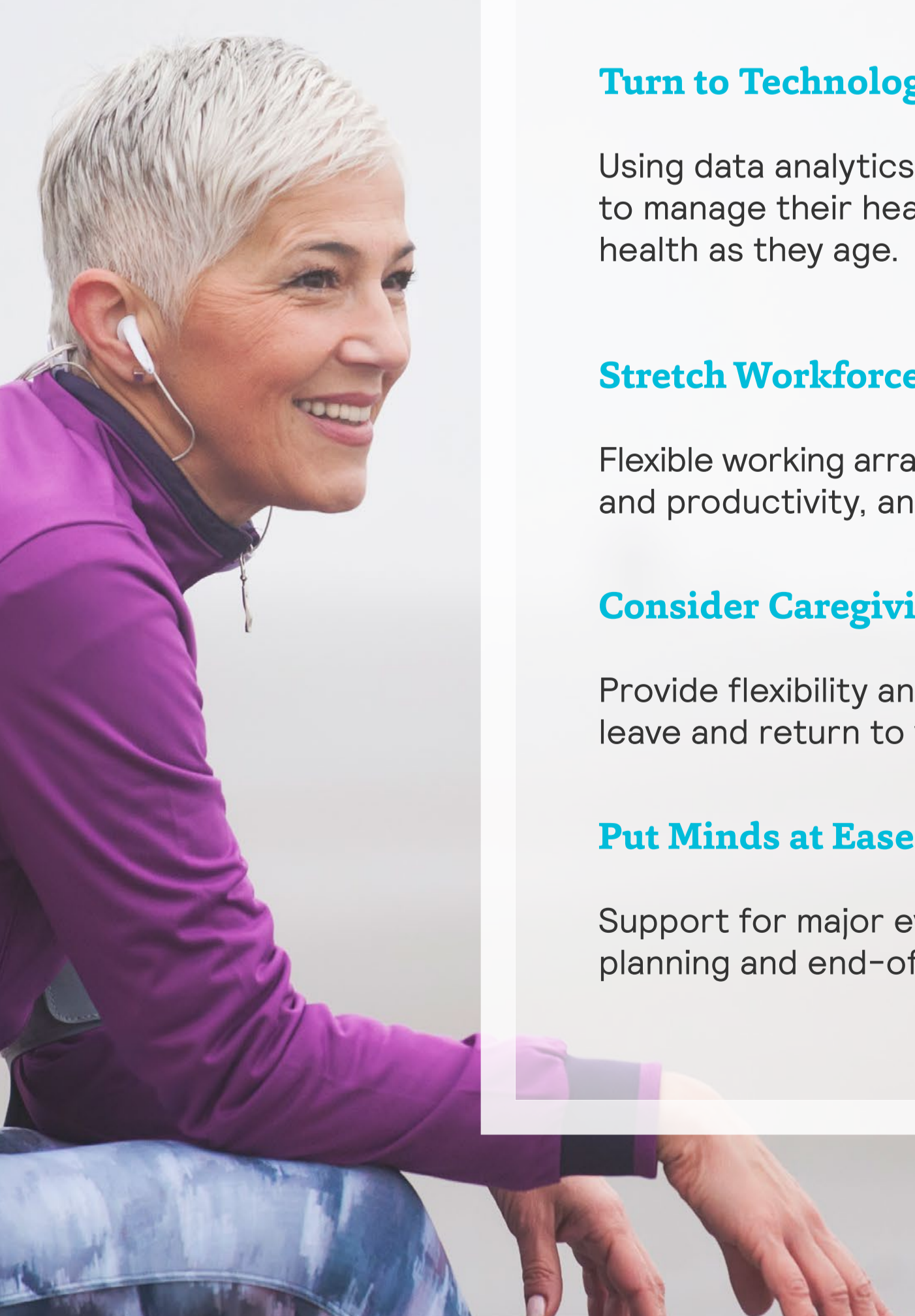
Flexible working arrangements can bolster employee engagement, retention and productivity, and also reduce stress, illness and absenteeism.

Consider Caregiving Opportunities

Provide flexibility and support for caregiving by creating pathways to leave and return to work, or reducing hours during difficult times.

Put Minds at Ease to Promote Well-being

Support for major events such as health crises or assistance with estate planning and end-of-life decisions can help employees build resilience.



Learn more: Visit www.mercer.com/our-thinking/healthy-wealthy-and-work-wise.html to download the full article.

Sources:

Mercer. *Healthy, Wealthy and Workwise: The New Imperative for Financial Security*, 2018. Mercer surveyed 7,000 adults and 600 senior leaders in 12 countries, including Brazil, Chile, China, Denmark, Finland, Ireland, Japan, Mexico, Norway, Sweden, the UK and the US.

Mercer. "Health Is Vital to Wealth: How Companies Can Support the Health of an Aging Workforce," 2018.