



TALENT, ORGANIZATION & PEOPLE SOLUTIONS

# The Invisible Handshake: Crafting an Employee Deal That Drives Business Performance

Your employees are stressed. That anxiety isn't staying at home; it's walking through your office doors, showing up in lost productivity, higher turnover, and rising healthcare costs. In today's volatile economic, environmental, and geopolitical climate, leaders can't afford to ignore the unease rippling through their workforce.

As Erin Gore, a Managing Director in A&M's Talent, Organization, and People (TOP) Solutions group, puts it, "Supporting your employees so they can focus on their work, not their worries, isn't simply a perk; it's the strategic imperative that ignites individual — and organizational — resilience."

This isn't merely about handing out bigger paychecks or sending everyone to bias training. It's about recognizing and strengthening your Employee Deal, the implicit contract between your organization and its people. The Employee Deal is the sum of what employees give (their skills, time, mentorship, loyalty) and what they expect in return (compensation, benefits, growth, and increasingly, peace of mind). When this deal is clear, compelling, and genuinely supportive, it transforms your workforce into your most potent competitive advantage.

Every company's Employee Deal should look different because every workforce and every organizational culture is unique. What truly resonates with your employees and authentically reflects your employer brand needs to be uncovered and intentionally designed. Financial wellness, which we'll explore in this piece, is a powerful example of how the modern Employee Deal can come to life. It is just one approach, yet the core principle remains: Define the deal that truly matters to your people and is authentic to your organization and consistently deliver on it.



**The Employee Deal encompasses what employees contribute—skills, time, mentorship, loyalty—and what they expect in return, such as compensation, benefits, growth opportunities, and peace of mind.**



A comprehensive approach to employee financial wellness is a critical component of an effective Employee Deal.

## Beyond Paychecks: The New Financial Wellness Playbook

The Employee Deal has evolved far beyond just competitive salaries. And for some, in an era saturated with financial noise, *what* truly differentiates an employer isn't just what employees earn, but *how* they understand, manage, protect, and grow it. It's about providing **holistic financial wellness**, supporting their peace of mind and long-term security.<sup>1</sup>

To effectively weave financial wellness into the Employee Deal, it must be authentic to the organization, a deeply embedded cultural muscle. An effective Employee Deal will integrate a multi-faceted approach to financial well-being, acknowledging that an employee's financial stress impacts their entire performance, engagement, and loyalty. This isn't a collection of disconnected perks; it's a cohesive strategy built on three interconnected pillars:



### Financial Clarity and Resource Access

Equipping employees with the essential knowledge and practical tools to navigate their personal finances with confidence



### Security and Growth Structures

Providing clear pathways and compelling incentives for employees to build vital buffers against life's uncertainties, from immediate emergencies to long-term goals



### Integrated Support

Ensuring financial well-being isn't a standalone offering, but an integral, deeply woven component of the overall employee experience and company culture.

So, why isn't this comprehensive approach to financial wellness a critical component of more Employee Deals? The answer often lies in persistent, yet costly, outdated assumptions about what employees truly need.

### Assumption 1: The "Salary-Only" Syndrome



Many organizations fall into the trap of believing a competitive salary alone constitutes a robust financial offering. They focus solely on compensation benchmarks, overlooking the underlying financial anxieties that even well-paid employees face. This blind spot leads to an incomplete Employee Deal that fails to address the full spectrum of an individual's financial life, from managing debt to planning for retirement. "When employees face market jitters or personal financial shocks, a salary-only approach leaves them exposed, fostering stress that bleeds into their work," notes Alasdair Walls, a Managing Director with A&M Tax in London. This narrow view hinders true financial wellness and ultimately impacts retention and productivity.<sup>2</sup>

<sup>1</sup> "Financial wellness benefits for employees" ADP, n.d., retrieved from <https://www.adp.com/resources/articles-and-insights/articles/t/financial-wellness-benefits-for-employees.aspx>

<sup>2</sup> "State of the workplace: 2025 Financial Benefits Study," Morgan Stanley, (n.d.), p. 6.



## Strategic Approach: Expand Your Employee Deal with Holistic Financial Education and Resources

Key strategies include:



### Personalized Financial Advice

Offer access to certified financial planners who can provide individualized guidance on budgeting, debt management, investment strategies, and retirement planning. This goes beyond generic workshops to address specific employee needs.



### Digital Financial Planning Tools

Provide intuitive platforms that allow employees to track their spending, set financial goals, model different savings scenarios, and visualize their long-term financial health.



### Regular Educational Workshops and Content

Deliver accessible, jargon-free content on topics relevant to current economic conditions, market volatility, and long-term wealth building. This can include webinars, articles, and short, digestible videos.



### Dedicated Financial Resource Hubs

Curate a central, easily accessible repository of trusted financial information, articles, calculators, and tools, making it simple for employees to find answers and support when they need it.


### Assumption 2: The “Future Shock” Gap



“Even with good pay and financial education, many employees lack crucial safety nets for unexpected life events or long-term goals,” observes John Schultz, a Managing Director and co-leader of A&M’s Compensation and Benefits Practice. They might understand the importance of saving but lack the accessible structures or incentives to do so effectively. This creates a “future shock” gap, where employees are highly vulnerable to emergencies — from medical bills to market downturns — and lack confidence in their ability to save for significant life events like retirement or homeownership. The burden of this uncertainty often leads to chronic stress, affecting focus and engagement.<sup>3</sup> Relying solely on employees to self-direct their long-term savings often fails, as immediate pressure takes precedence.

<sup>3</sup> “Employee financial resilience” WTW, n.d., retrieved from <https://www.wtwco.com/en-us/solutions/employee-financial-resilience>





Establishing structures for savings and long-term growth can provide a safety net for unexpected life events.

## Strategic Approach: Architect Robust Structures for Savings, Security, and Long-Term Growth

Key strategies include:



### Emergency Savings Programs

Implement automated payroll deductions for emergency funds, or partner with financial institutions to offer accessible, low-barrier emergency savings accounts, sometimes with employer matching incentives.



### Optimized Retirement Plans

Ensure 401(k) (or equivalent) plans are easy to understand, offer diverse investment options, and include features like auto-enrollment and auto-escalation to encourage consistent contributions. Maintaining consistent employer matching is also key.



### Health and Wellness Accounts

Promote and simplify access to Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs), educating employees on their tax advantages and how they can be used for both immediate and future healthcare costs.



### Debt Management Support

Provide resources and partnerships for debt consolidation, financial counseling for high-interest debt, or even employer-sponsored programs to help alleviate financial burdens that impede savings.

### Assumption 3: The “Benefit-Only” Blinders



Too often, financial wellness initiatives are siloed within HR, treated as isolated benefits rather than integral components of the broader employee experience. Matt Campbell, Managing Director and A&M's TOP Solutions leader, notes: “This fragmented approach prevents a cohesive narrative around an organization's commitment to its people. When financial wellness is merely an add-on, it fails to resonate or gain traction, leading to low utilization rates and a disconnect between the company's stated values and its practical support.” The core issue here is the lack of a coherent financial wellness ecosystem, where all components work together to support employees comprehensively.<sup>4</sup> Without this integrated approach, efforts are diluted, and their impact remains scattered.

<sup>4</sup> “A modern take on financial wellness,” TIAA, n.d., retrieved from <https://www.tiaa.org/public/plansponsors/insights/tmrw/edition-4/modern-financial-wellness-programs>



Financially secure employees aren't just happier; they're more focused, more innovative, and profoundly more committed to achieving organizational success.

## Strategic Approach: Weave Financial Wellness Into the Fabric of the Employee Deal

Key strategies include:



### Integrated Communication Campaigns

Ensure consistent, clear messaging about financial wellness across all internal channels (intranet, town halls, manager briefings) that connect these resources to overall well-being and career stability.



### Manager Training and Enablement

Equip managers to confidently discuss financial wellness resources (without giving advice), direct employees to appropriate support, and recognize signs of financial stress, fostering a culture of empathy and proactive support.



### Life Stage-Specific Resources

Tailor financial wellness offerings to different employee demographics and life stages (e.g., new graduates, growing families, pre-retirees), ensuring relevance and maximizing engagement.



### Accessibility and Personalization

Ensure all financial wellness tools and resources are easily accessible and understandable. When possible, adopt a persona-based approach to ensure a deep understanding of the diverse needs of the organization's workforce and ensure benefits resonate across its demographics and life stages.

## The Competitive Advantage of a Compelling Employee Deal

Let's be clear: For some companies, ignoring employee financial stress is a silent killer of their bottom line. Conversely, a robust **Employee Deal** that includes comprehensive financial wellness can be a powerful competitive advantage. Companies that actively guide their employees through market volatility see tangible returns: **higher productivity, stronger retention, top-tier talent.** Financially secure employees aren't just happier; they're more focused, more innovative, and profoundly more committed to achieving organizational success.<sup>5</sup>

The era of merely offering a paycheck is over. The core challenge for every leader now is to **define the Employee Deal that truly resonates with their unique workforce and authentically reflects their organization's identity.** Whether that core element is comprehensive financial wellness, unparalleled career development, or a trailblazing flexible work model, understanding what your employees value most — and delivering it — is your side of the deal. The question isn't *if* you need to act, but how decisively you'll lead this transformation by **crafting and delivering on an Employee Deal that truly sets your company apart.**

<sup>5</sup> "State of the workplace: 2025 Financial Benefits Study," Morgan Stanley, p. 29.



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