

# Employee Financial Wellness Programme

Unlock Hidden Productivity and  
**Retain** Your Best Talent



Get **Started**



More Information  
[www.fpam.org.my](http://www.fpam.org.my)

# Introduction

## The Financial Stress Reality in Malaysian Workplaces

Recent AKPK research reveals a critical challenge facing Malaysian businesses today:

- **26%** of Malaysian working adults suffer from varying degrees of financial stress.
- **65%** of these financially stressed employees admit it directly affects their job performance.

This isn't just an employee welfare issue. It's a business productivity crisis hiding in plain sight.

## The Hidden Cost

Financial stress creates a ripple effect throughout your organization, impacting concentration, decision-making, and overall workplace morale.

When over 1 in 4 employees are struggling financially, the cumulative impact on productivity becomes impossible to ignore.

# The Business Impact & Our EFW Solution

## The Retention Impact

Financial wellness directly drives employee loyalty and retention:

- **91%** of employees with high financial well-being remain loyal to their companies.
- **89%** of employees with poor financial well-being are actively seeking new jobs.

The Opportunity Gap Despite clear benefits, there's a massive implementation gap in Malaysian workplaces.

**74%** of Malaysian working adults want financial education courses

Only **48%** of companies currently offer such programmes

The Cost of Turnover High turnover among financially stressed employees creates:

- Increased recruitment costs
- Knowledge drain
- Reduced team stability
- Lower overall morale

## Our EFW Solution Addresses This Gap Directly

### Comprehensive Financial Education

- Expert-led workshops covering budgeting, debt management, and investment fundamentals
- Interactive webinars tailored to Malaysian economic realities
- Zero sales pressure – purely educational focus

### Measurable Business Impact

- Transform your low-performing 26% into productive contributors
- Reduce turnover among your financially stressed employees
- Join the progressive 48% of companies investing in financial wellness

**The Bottom Line** As AKPK CEO Azaddin Ngah Tasir stated:

*"Imagine how much productivity we can secure if we could bring that 26 per cent down to a much lower percentage."*

# Comprehensive Financial Education Modules

## Foundational Modules

- Module 1 – Money & You
- Module 2 – Loans & Debts
- Module 3 – Protections
- Module 4 – Investment Planning

## Elective Modules

- Module 5 – Tax Planning
- Module 6 – Estate Planning
- Module 7 – Scam Prevention

## Recommended Modules Based on Employee Profiles

**Single or Below 30**



Foundational Modules

**Married or Above 30**



Foundational Modules + Estate Planning

**Pre-Retirement**



Foundational Modules + Estate Planning + Scam Prevention

**Flexible Delivery** All modules can be delivered through face-to-face workshops, interactive webinars, or hybrid formats to accommodate your workforce's preferences and schedules.

# Programme Options

## Option 1 - 1 Hour Financial Wake-Up Call

*Immediate strategies your employees can use today*

### What's Included

- Focused content: Quick wins for money management stress
- High engagement: Interactive format, not lecture-style
- Immediate application: Tools they can implement this week
- 1 facilitator + 1 assistant for Q&A
- Up to 100 participants

1 talk: RM2,000

3 talks: RM1,900 per talk

6 talks: RM1,500 per talk

(Save RM2,400)

## Option 2 - Enhanced: "Stop Money Stress, Start Money Success

*HRDC Claimable: Half-day intensive - 4-hour seminar/webinar*

### What's Included:

- Create a stress-free monthly budget in 30 minutes
- Reduce financial anxiety with proven techniques
- Start building emergency funds immediately
- Avoid the top money mistakes
- Platform: Zoom or your preferred system
- 1 facilitator + assistants based on group size (20-25 participants optimal)

RM350 / participant  
(per module)

*Volume discounts available!*

## Option 3: Workshop Masterclass Modules

*HRDC Claimable: Deep-dive 8-hour workshop for real financial transformation*

### What's Included:

- 25 participants maximum per session
- 1 facilitator + 2 assistants
- Mix and match any modules
- Physical or online delivery options
- Comprehensive workbooks and materials
- Follow-up support and resources

RM550 / participant  
(per module)

*Volume discounts available!*

# Why Choose Us?

## Expert Credentials You Can Trust

Our trainers are Licensed Financial Planners certified by the Securities Commission (SC) Malaysia, ensuring you receive guidance from qualified professionals who understand the Malaysian financial landscape and regulatory environment.

### What Sets us Apart?

- ✓ **Professional Licensing & Regulation** - All our facilitators hold valid Financial Planner licenses from SC Malaysia, with adherence to strict professional standards and ethical guidelines.
- ✓ **Personalized Support Beyond Training** - 1-on-1 consultation sessions available upon request
- ✓ **Malaysian Market Expertise** - Deep understanding of local economic conditions and challenges, with content specifically designed for Malaysian workplace culture
- ✓ **Zero Sales Pressure Guarantee** - Pure education focus with no product pushing • Unbiased advice that serves your employees' best interests.

When you choose **licensed financial professionals**, you're ensuring your employees receive advice that meets regulatory standards, follows best practices, and prioritizes their financial well-being above all else.

## About FPAM

FPAM is dedicated to promoting a culture of excellence among financial professionals across diverse disciplines, emphasising the continuous enhancement of technical competence and unwavering commitment to ethical obligations.

In alignment with this mission, our continuing education courses cater to Associate and Certified Members, aiming to impart comprehensive knowledge and a nuanced understanding of Financial Planning and its associated activities.

It is worth noting that our courses enjoy recognition from both the Securities Commission (SC) and Bank Negara Malaysia (BNM) for meeting continuing education requirements, further underscoring our commitment to fostering professional growth within the financial industry.

# Take Action TODAY!

Transform Your Workplace  
Starting Now

## Step 1

Choose your preferred programme.

## Step 2

Schedule a conversation with FPAM to customize your program.

## Step 3

Track the improvements in productivity and employee satisfaction



## Ready to **Unlock** Your Team's Potential?

Contact Ms Hii Ung Kee Today at **+60 16-635 8811!**

**Financial Planning Association of Malaysia**



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