

Help your employees
achieve financial success



A product of  **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.



KOFE can answer questions about:

- Personal finance
- Budgets
- Savings
- Debt
- Payment options
- Credit and credit reports

No matter how well you take care of your employees, many of them face considerable financial stress, and they can bring these problems to work.

Nearly half of employees who are stressed about their finances say this distracts them at work – costing them three or more hours of productive time per week.¹

These distractions can impact your employees' productivity – and your bottom line. **Fortunately, we can help.**

Our service solution

Colonial Life has partnered with Knowledge of Financial Education, or KOFE, a corporate financial wellness program created by Consolidated Credit. Consolidated Credit is one of the largest non-profit credit counseling agencies with more than 20 years of expertise.

While some companies only provide financial education and others only offer counseling, your employees will have both without increasing your budget. An easy way for your employees to register for KOFE is by attending a 1-to-1 benefits counseling session. They'll have a variety of resources to help improve their financial situations:

- **Financial coaching** – Unlimited access to highly trained senior certified credit counselors by calling 866-932-4185
- **Online tools** – Access to 100+ videos, books, budgeting tools and more, all easily accessible on the website
- **Webinars** – Educational sessions throughout the year on a variety of topics

Give your employees support to succeed

By offering KOFE's services, you can let your employees know that you care about their financial difficulties. With this support, you can keep employees focused, boost employee morale and help reduce absenteeism.

To learn more, talk with your Colonial Life representative.

ColonialLife.com

**Colonial Life**
The benefits of good hard work.®

¹ PricewaterhouseCoopers, "Special Report: Financial Stress and the Bottom Line" (2017)

Terms and availability of service are subject to change.