



Scott Cantrell,
Chief Communications Officer

Harold W. Roe,
Founder & Managing Partner

FINANCIAL WELLNESS THAT WORKS

EMPLOYEE PROSPERITY
PARTNERS



Employee Prosperity Partners

This award is in recognition of **Employee Prosperity Partners'** stellar reputation and trust among customers and industry peers, evident in the numerous nominations we received from our subscribers. **Employee Prosperity Partners** emerged as the **Top Employee Financial Wellness Service 2025** after an exhaustive evaluation by an expert panel of C-level executives, industry thought leaders, and our editorial board.

Awarded By

ISSN 2832-3572





EMPLOYEE PROSPERITY PARTNERS

FINANCIAL WELLNESS THAT WORKS

How Employee Prosperity Partners Is Redefining Employee Financial Wellness

In today's evolving workplace, the importance of holistic employee support has come into sharp focus. While companies have long recognized the value of providing healthcare and retirement benefits, one area has historically been overlooked, and it's proving to be one of the most critical. Financial stress is taking a silent but significant toll on American workers, and by extension, on the organizations that employ them. From reduced productivity to increased absenteeism and costly turnover, the ripple effects are substantial.

That's why Employee Prosperity Partners (EPP) is gaining national attention – and why *Manage HR Magazine* has recognized the firm as the top financial wellness provider in the country. EPP is helping its client companies transform their approach to employee support by offering something most programs fail to deliver: a financial wellness program that actually works.

The Cost of Financial Stress: A Hidden Organizational Burden

According to PWC's 2023 Employee Financial Wellness Survey (<https://www.pwc.com/us/financialwellness>), nearly 60 percent of full-time employees report being stressed about their finances. This stress does not discriminate by income level – more than 47 percent of employees earning over \$100,000 per year also feel its effects. Financial stress manifests in many ways, such as anxiety, distraction, lack of sleep and difficulty concentrating on the job.

These personal challenges translate into business costs. Financially stressed employees are five times more likely to

be distracted at work. They spend hours each week managing personal finances on company time, often more than three hours weekly. For organizations with hundreds or thousands of employees, the cost of this lost productivity can climb into the millions. Beyond that, financially stressed employees are twice as likely to seek new employment.

Despite the mounting evidence that employees need more help, only a small fraction of employees feel supported. While 90 percent of employers report having a financial wellness strategy, only 10 percent of employees say they've received adequate help. The result is a growing divide between employer intention and employee experience.

EPP's Mission: Moving Beyond Good Intentions

Founded by Harold Roe, a Harvard MBA and author of the Amazon No.1 Best Selling Book **Maximum Prosperity**, along with business strategist Scott Cantrell, EPP is addressing this problem with a mission-driven approach. Their belief is simple. Employers who help employees create financial stability and prosperity will build stronger, more productive teams.

"Our goal is to give employees what they truly need," says Roe. "Not more information, but real education and guidance. Not passive tools, but proactive help. We want every worker to feel like they have a path to financial security – and a life-long partner to walk it with them."

EPP teaches its proprietary, step-by-step content derived from *Maximum Prosperity* in workshop format, meeting employees face-to-face and, as they choose, pairing every participant who desires to implement its methodology with a dedicated financial planner. Spouses are encouraged to



Scott Cantrell,
Chief Communications Officer

Harold W. Roe,
Founder & Managing Partner



attend both the workshop and financial planning sessions, reinforcing financial clarity at home and making planning a true family affair.

The Maximum Prosperity Approach: Simple, Structured and Personalized

EPP’s content is built on its proprietary “3-6-12-1” framework, a memorable and effective system that resonates with employees at every level.

- **Three Major Threats:** Illness, injury and IRS exposure – financial vulnerabilities that can quickly derail stability.
- **Six Catastrophic Mistakes:** Common yet avoidable pitfalls that can lead to bankruptcy or failure to optimize tax-free wealth-building opportunities.
- **Twelve Steps to Maximum Prosperity:** A practical, prioritized roadmap that guides employees step-by-step through how to prevent bankruptcy and position their assets so they can divorce the IRS at retirement– a concept that highlights the importance of minimizing lifetime taxes paid and building future income streams that are truly tax-free.
- **One Trusted Financial Planner:** A human advisor, and not a chatbot, offers expert, confidential, personalized advice and strategy implementation.

This approach allows EPP to address the needs of all employees, from those living paycheck to paycheck to the most senior company leaders and owners. The curriculum is delivered through in-person workshops at the employer’s location on company time, ensuring accessibility and engagement. As Cantrell states, “The ultimate result is giving every employee clarity, confidence and control over their financial future.”

Following the initial Maximum Prosperity workshop, those employees choosing to engage with a financial planner receive

customized, 1-on-1 support through a four-meeting process focused on creating a comprehensive, custom financial plan:

Meeting 1: Risk Mitigation – Helps employees protect against the five bankruptable risks including, accident liability, disability, premature death, long-term care and large medical bills, while setting up a basic estate plan.

Meeting 2: Divorcing the IRS – Guides employees in using five tax-free vehicles to generate tax-free retirement income and avoid double taxation on Social Security and Medicare benefits.

Meeting 3: Investments & Wealth Building – Educates employees on risk and return across asset classes and helps them build wealth by exclusively investing within tax-advantaged vehicles.

Meeting 4: Financial Future Projections – Provides personalized projections based on current savings, contributions and returns, giving employees a clear view of their financial future.

This phased model builds trust, ensures ongoing support and translates insight into actual implementation and meaningful progress.

“SELF-SERVE DOESN’T EQUAL SELF-SOLVE. EMPLOYEES DON’T NEED MORE WEBSITES – THEY NEED SOMEONE TO TALK TO, SOMEONE TO HELP THEM SORT THROUGH THEIR SITUATION AND MAKE REAL PROGRESS

Why EPP Works When Others Don’t

The average participation rate for employer-offered financial wellness programs is shockingly low, often in the single digits. Employees are either unaware of the tools, unsure how to use them, or unmotivated to engage with content that feels generic and impersonal.

EPP’s programs boast very high engagement rates. About 75% of workshop participants choose to schedule one-on-one meetings with a financial planner, and the vast majority of those individuals take tangible steps toward improving their finances.

The difference lies in execution:

- In-person delivery builds trust and interaction.
- No employee fees means everyone can get help.
- Actionable tools replace vague suggestions.
- Real advisors build lasting relationships.

“Self-serve doesn’t equal self-solve,” says Roe. “Employees don’t need more websites – they need someone to talk to, someone to help them sort through their situation and make real progress.”

Keys to a Successful Financial Wellness Program

EPP’s results don’t happen by accident. Its success points to several important lessons for companies seeking to implement or improve their own programs:

- Make it real. Live delivery ensures employees engage.
- Leadership endorsement is crucial. When executives show up, employees follow.
- Respect privacy. Participation is voluntary and confidential.
- Build structure. A curriculum with clear outcomes outperforms disorganized information.
- Provide access to experts. People want help from people, not portals.

EPP also supports HR leaders with internal communications, including promotional materials, email templates and FAQs to drive attendance and awareness.

The Business Case for HR Leaders

For HR and benefits leaders, the ROI on EPP’s approach is clear. By reducing financial stress, companies can lower turnover, improve benefit utilization and boost productivity.

- Employees who participate in EPP’s workshops:
- Are more likely to stay with their current employer (higher retention)
 - Are less likely to miss work due to financial stress (greater productivity)
 - Have a greater understanding of and appreciation for their benefits package (stronger loyalty)

And the results are measurable. Across EPP’s corporate client base, annualized turnover for employees who have attended the Maximum Prosperity workshop and completed the initial financial planning process is less than two percent. This compares quite favorably to non-participating worker turnover rates that range from high single digits to the mid-teens.

Beyond these outcomes, EPP plays a vital role in helping employees understand, appreciate and optimize the benefits their employers offer such as health insurance, life insurance, retirement plans and disability coverage. These are foundational components of financial planning, but are often underutilized or misunderstood by employees. EPP alumni (workshop and

planning process graduates) gain the clarity and confidence to make optimal benefit elections with ease, turning employer investments into employee empowerment.

Founders’ Vision for the Future

Roe and Cantrell see a future where financial wellness is treated as foundational, not optional.

“Just like health insurance and retirement plans have become baseline expectations, we believe financial wellness is the next frontier,” says Roe. “But it can’t be a check-the-box offering. It has to be meaningful, effective and personal.”

The EPP team is expanding its services to support hybrid and remote workforces through blended delivery models that maintain their trademark high-touch experience. They have also developed tools for employers to measure outcomes and track improvements over time.

“OUR GOAL IS TO GIVE EMPLOYEES WHAT THEY TRULY NEED. “NOT MORE INFORMATION, BUT REAL EDUCATION AND GUIDANCE. NOT PASSIVE TOOLS, BUT PROACTIVE HELP. WE WANT EVERY WORKER TO FEEL LIKE THEY HAVE A PATH TO FINANCIAL SECURITY – AND A LIFE-LONG PARTNER TO WALK IT WITH THEM

Final Word: The Time to Act is Now

Financial wellness is no longer a “nice-to-have” benefit – it’s a strategic imperative. With inflation, student debt and retirement insecurity at record highs, employees are looking for help. The companies that provide that help will gain a significant edge.

EPP has created a model that works. It’s structured, measurable and personal. And it’s making a real difference for the employers and employees who embrace it.

For HR leaders ready to bridge the gap between intention and impact, Employee Prosperity Partners offers a proven path forward. 



ManageHR
(ISSN 2832-3572)

Published from
600 S ANDREWS AVE STE 405, FT
LAUDERDALE, FL 33301

www.managehrmagazine.com