

# COMPETITIVE DIFFERENTIATION

69% of employees say non-medical benefits are an important contributing factor to loyalty to their employer.<sup>1</sup>

The demand for the very best workers is greater than ever. To attract quality employees and to retain those already on staff, it's critical to offer competitive salaries as well as a differentiated benefit program that distinguishes your company from others competing for the same pool of workers.

I need to attract and retain quality employees.



## CHALLENGES TO IMPROVING EMPLOYEE PRODUCTIVITY AND JOB SATISFACTION

- Determining the financial needs of employees to identify the financial benefits most relevant to them
- Developing a benefit program that meets employees' needs in a distinctive way
- Delivering a user experience that engages employees and offers services and 24/7 access via phone, online or ATMs

## THE ALLIANT SOLUTION

Alliant can assist your efforts to differentiate your benefit program by providing a unique financial benefit to attract and retain high quality employees that includes:

- Demographic and life-stage data and insights to develop a financial benefit package that will appeal to prospects and employees, provide services that deliver real value on a daily basis and differentiate your company as being in tune with the personal financial needs of your work force
- Strong financial performance and value-added services, including industry-leading rates, that employees can't get from banks or other financial institutions
- Online banking and live customer service available 24/7 to make it easy for employees to conduct financial transactions and transition to Alliant services – gaining exceptional returns from savings, lending and other financial service programs



ALLIANT<sup>SM</sup>  
credit union

BENEFIT  
SOLUTIONS

## considerations

How have recent trends in employee benefits impacted employee satisfaction?

How effective are your benefit programs in attracting and retaining employees?

How confident are you that your benefit package compares favorably with other companies vying for the same employees?

What feedback have you received from qualified candidates about your benefits offering?

How often are you losing potential or existing employees to other companies due to lack of certain benefit programs?

How are you communicating your benefits to prospective and current employees?

How confident are you that your benefit communications are enhancing the perceived value of your benefits by prospective and current employees?

# BY PARTNERING WITH ALLIANT, YOU CAN ATTRACT AND RETAIN THE BEST TALENT

**What if... you had access to demographic and life-stage data about the financial needs of employees like yours?**

**ALLIANT IS YOUR INFORMATION RESOURCE ON CONSUMER FINANCIAL NEEDS**

The first step in developing a differentiated financial benefit package is to identify the gap between your current offerings and the actual financial needs of your employees. The demographic and life-stage data and insights we have gained in working with more than 140 companies/associations and their employees/members for over 70 years can help you:

- Develop a financial profile of your employee population
- Identify key needs of the targeted staff and sub-groups, such as employees starting a career, building a family, climbing the corporate ladder and planning for or living in retirement
- Match the appropriate financial benefits most relevant to your employees' needs/goals

Armed with this information, you'll be better positioned to develop a financial benefits package that will appeal to prospects and employees, provide services that deliver value on a daily basis and differentiate your company as being in tune with the real financial needs of your work force.

**What if... you could offer your employees access to comprehensive financial services that deliver greater value than what they can get from their local or national bank or another financial institution?**

**WITH ALLIANT, EMPLOYEES GET EXCLUSIVE ACCESS TO SUPERIOR FINANCIAL SERVICES**

In partnering with Alliant, you can bring unique services to your employees they cannot get from banks or other financial institutions, including:

- Above-market rates on savings deposits and below-market rates on loans
- On-demand financial services available through online banking, 24/7 toll-free phone support provided by Alliant Member Services

Representatives, 24/7 automated telephone system and ATMs

- Personalized services managed by professionals dedicated to your company and its employees
- Financial programs tailored to your employees' needs and customized communications to educate and motivate them to take advantage of these opportunities
- The ability to develop ad hoc financing programs to provide short-term relief to employees in the event of an emergency or natural disaster, such as a flood or tornado

Offering the exclusive Alliant financial benefits program is a cost-free benefit that can help you differentiate your company as a leader – one that values employees and is committed to establishing a workplace that supports their personal financial goals and needs.

**What if... you could offer employees desirable financial benefits that they could access via the same information technology they use daily in their jobs?**

**ALLIANT PROVIDES AN EASY-TO-USE ONLINE BANKING SYSTEM**

The growing popularity of online banking means that Alliant financial services are sure to find favor with your employees, especially for those who use computers and the Internet on a daily basis.

Your employees will be motivated to use this benefit because Alliant online services:

- Make it convenient to conduct financial transactions from home or office
- Integrate with existing personal online banking accounts so employees can easily transfer their activities and take advantage of Alliant's exceptional savings and loan rates
- Are supported by high-touch personal service from helpful Alliant Member Services Representatives available toll-free 24/7

As a favorite site that is visited often, Alliant online banking services will become a highly visible reminder to employees of the value of your company's benefit program.



**GET STARTED TODAY**

*To learn more about the financial benefit solutions offered by Alliant, contact:*

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