

# Employee Paycheque Drain Is Real. Employers Can Help.



Employees aren't just financially stressed – their paycheques are being systematically drained. According to a major bank, middle-income earners spend 80% of their income within five days of being paid, leaving little for emergencies and almost nothing for future savings. It's a silent crisis, affecting productivity and wellbeing – and employers have the power to change it.

## See the True Scale of Financial Strain Across Your Team.

Get the full picture with a free, anonymised snapshot of key financial health indicators - how many employees have accounts in arrears, the types of debt they carry, their credit scores, and more - all while fully protecting individual privacy.



## Introducing NMG SalarySaver: Transforming Paycheques Into Prosperity

A free, confidential, and personalised service - offered at no cost to you or your employees - that helps your employees regain control by restructuring high-cost debt, optimising overlapping insurance, and unlocking hidden cash flow that can be redirected into a flexible retirement annuity.

▼ The Hidden Forces Draining Employee Paycheques ▼

<p><b>Crippling High-Cost Debt</b></p> <p>Low earners spend 75%+ of income on debt, while others face crippling loans with 45%+ interest.</p>	<p><b>Costly Salary Advances</b></p> <p>Urgent cash needs lead to payday advances with hidden fees and interest rates above 30%.</p>	<p><b>Bloated Insurance Products</b></p> <p>Overlapping or unnecessary funeral and credit life policies drain funds that could be better optimised.</p>	<p><b>Inadequate Retirement Savings</b></p> <p>Less than 10% contribute meaningfully to savings, while 55% have no retirement savings.</p>

<p><b>Restructure Debt</b></p> <p>Shift high-cost short-term loans into responsible credit with a Total Cost of Credit as low as 15%–19%.</p>	<p><b>Provide 0% Salary Advances</b></p> <p>Offer zero-interest, zero-fee salary advances to eliminate the need for costly payday loans.</p>	<p><b>Optimise Insurance Cover</b></p> <p>Replace costly retail policies with affordable group cover and lower premiums through consolidation.</p>	<p><b>Redirect Savings to the Future</b></p> <p>Unlocked savings can be channelled into MyChoice - a flexible, no-minimum contribution retirement annuity.</p>

▲ How SalarySaver Creates Value and Unlocks Savings ▲

▶ Finding a Better Way

NMG Benefits is a financial advisory firm that provides unbiased advice, fosters industry competition, and simplifies complex financial matters. Our global reach, powered by proprietary insights and smart technology, enables us to deliver innovative solutions to our clients and members.

