



Help the employees make the most of their money

WTW and Konsilium21 have entered into a new partnership that gives WTW clients access to impartial counselling in the entire field of personal finance – and thereby better conditions for personal financial wellbeing.

By Martin Wex

No cure – No pay. That is the non-binding offer from Konsilium21, which provides personal financial counselling. This means that clients only have to pay for the counselling in cases where Konsilium21 can create profits or provide savings in the personal budget. WTW and Konsilium21 have entered into a new strategic partnership that gives WTW's clients access to all of Konsilium21's advisory services – at a 20 percent discount.

»We want to give our clients access to impartial counselling in the entire field of personal finance, because healthy personal finances are a fundamental condition for people's wellbeing – in their private lives as well as in the workplace. At the same time, it is important to us that we always provide advice from the best in the market. That is why we at WTW will continue to provide advice on retirement savings and insurance, while we with the new partnership are handing over advice on, for example, home financing to Konsilium21,« says Executive Director Allan Garde from WTW.

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Together, we offer our clients a 360-degree perspective on their personal finances

Janne Jochims
Owner, Konsilium21

Konsilium21's advisors all have many years of experience from the banking world and therefore know the banks' terms and conditions from within. At the same time, Konsilium21, like WTW, is completely independent of banks and pension companies, and therefore the counselling is always focused solely on what is best for the client.

»WTW and Konsilium21 complement each other perfectly. Together, we offer our clients a 360-degree perspective on their personal finances – and help them

make the most of the money they earn and save. It is always the same advisor from Konsilium21 who works with you, so you can be sure that the advisor has in-depth knowledge of your situation and understands what you want to achieve with the counselling in the short and long term,« says owner and financial advisor Janne Jochims from Konsilium21.

From no to yes at the bank

She has helped a couple who wanted to buy a new house, but had been turned down by their bank because the bank believed that the couple's disposable income would become too small.

»I talked to the couple about their dreams and wishes – and about possible savings in their budget. Based on this, I put together a tailor-made mortgage loan with a combination of short term and interest-only loans

and went out into the market to other banks to find the most favourable offer. With this in place, we created the necessary financial room for maneuver so that the couple could buy their dream home and continue their lives with healthy finances, « says Janne Jochims as an example of how Konsilium21 can help.

Konsilium21's counselling services include not only home buying and financing, but also, for example, home equity loans and general financial checks aimed at creating peace of mind and greater financial independence. The first meeting is always free of charge, so that clients can get no-obligation answers on whether Konsilium21 can improve their finances or fulfil specific dreams and wishes.

Financial Wellbeing as a benefit

The partnership between WTW and Konsilium21 is included in WTW's corporate concept Financial Wellbeing, which gives companies the opportunity to contribute to their employees' personal financial wellbeing. Companies that have made Financial Wellbeing available to their employees receive a visit from Konsilium21's counsellors at least twice a year, so employees have easy access to counselling.

Financial Wellbeing also includes webinars on current personal finance topics, newsletters with relevant knowledge and information, and access to a hotline that employees can call to get answers to their questions on personal finance.

Contact WTW to find out more about how WTW and Konsilium21 can contribute to your or your employees' personal financial wellbeing.