Deloitte.

Together makes progress

Strategic stock plan communications contribute to employee financial wellness

Talent empowerment. Business advantage.

Attract | Retain | Motivate

July 2026

Employee financial wellness
Good for talent. Good for business.

For talent:
Research suggests workforce experience is associated with loyalty and retention[1]

For the business:
An empowered workforce may contribute to increased brand engagement and customer loyalty[1]

An emerging sector is addressing the need for financial security and wellness solutions. It's driven by increased awareness of how wellness affects productivity and how employee experience impacts customer loyalty. In times of change, turbulence, or uncertainty, demand for these solutions grows. In times of change, turbulence, or uncertainty, the demand for and the need to support financial wellness initiatives grows[1].

Growing need driven by:

- ***Financial stress/economic instability:*** Has heightened the need for financial wellness solutions
- ***Increased awareness:*** Organizations are realizing the benefits of proactive financial management
- ***Need for financial literacy:*** Many individuals and/or their partners lack sufficient financial literacy to optimize their benefits

Potential benefits of financial wellness programs include[1]:

- Enhanced satisfaction
- Improved productivity
- Improved financial literacy
- Reduced absenteeism
- Increased financial security
- Support for talent retention
- Strengthened brand engagement
- Increased customer loyalty

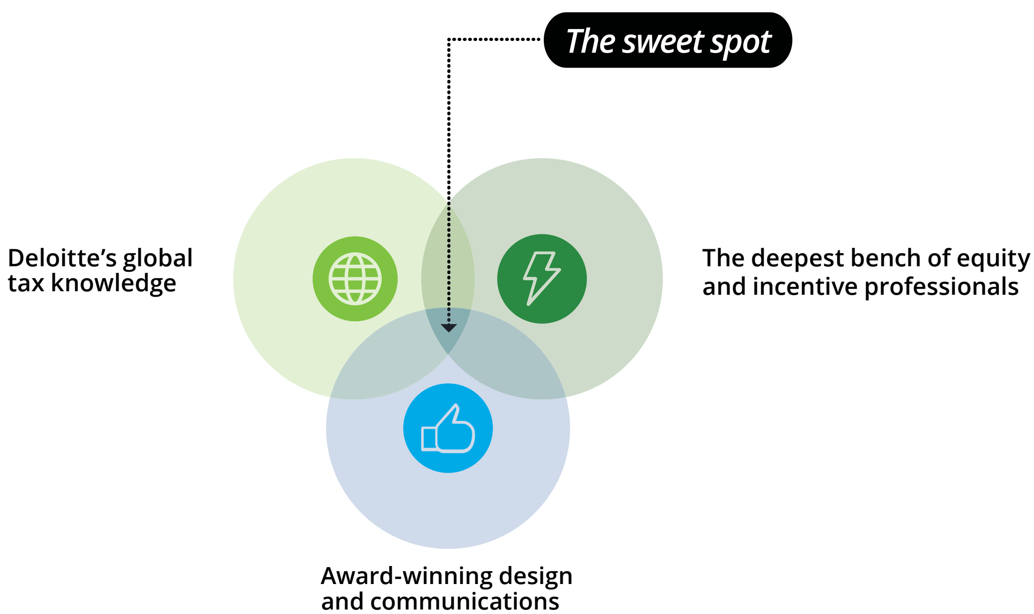
[1]Deloitte Digital Workforce Experience Study 2023

Deloitte's differentiation: The right ingredients for strategic stock plan communications

Deloitte's global tax knowledge
The breadth and depth of our global tax experience is extensive and well-established. Deloitte is uniquely positioned to serve the Financial Wellness market from a global tax perspective.

The deepest bench of equity and incentive professionals
Coordinating global coverage and local knowledge, we leverage our extensive network of equity and incentive professionals to understand local nuance and deliver global accuracy—with distinction.

Award-winning design and communication
Deloitte creates great brand experiences by combining the powers of creativity, technology, and consultancy. We engineer design-led communications to connect across the enterprise, optimizing service experiences to drive customer—and talent—loyalty.



The unmet need: Global tax education helps close the gap in coverage

There is an interesting irony...
In the US, complicated tax requirements led to a robust tax support and education environment

US taxpayers are accustomed to filing a tax return. The individual preparation of a tax return is an annual activity; the IRS reports that each year over 160 million Americans file an individual tax return, that's well over 90% of Americans workers filing a tax return every year[2].

As a result, there is a wealth of quality tax education content online for free, or low cost (e.g., most US stock plan administrators include detailed tax guides to all participants). Further, there are multiple tax advisors and related technology aids designed to support general tax understanding and compliance processes.

[2]IRS press release, 2026

Juxtaposed with the global landscape...

Globally, simplified tax systems led to a market largely without tax education support

In some countries outside the US, employees may not routinely file tax returns. Depending on the country in question, tax obligations may be addressed in payroll. Tax filing obligations vary significantly across jurisdictions. In a number of countries, employees may have less direct involvement in individual tax preparation than is typical in the US.

In the UK for example, in 2024 HMRC reported 11.5 million individual tax returns, representing less than a third of British workers[3]. That ratio can be even lower in many parts of the world.

The US-style tax preparation industry simply does not exist in the majority of countries outside the US, *and tax prepares who are skilled in the tax considerations of typical US company equity incentives are in short supply, and expensive (employees may have limited access to advisors with experience in US equity compensation taxation, particularly in local markets).*

[3]HM Revenue and Customs (HMRC) press release, 2024

Here's the rub…
Meeting the global tax education need can help support the value proposition of the award program, and the ability of the business to attract, retain and motivate top-talent

Although many country's tax environments are constructed such that employees do not have to file a tax return, participation in a US company share plan can, in and of itself, trigger a tax filing requirement. Simply stated, employee's tax affairs may be more complicated simply because they receive equity awards from a US company.

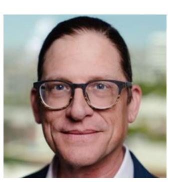
The employee education need is often greatest in the countries where there is no company payroll obligation. In the majority of countries where equity income is not reported in payroll, the employee is required to self-disclose income and pay taxes. If the company does not support employees with this process, there is an elevated probability that employees are not compliant with their individual tax obligations. Employees remain responsible for their own tax compliance.

Traditionally, US multi-national organizations have tended to deprioritize international employee tax education for stock plans. Companies have not wanted to give individual tax advice.

In many countries the practical reality is simple: If the company doesn't help their global workforce understand their individual tax obligations, who will?

Contacts

Mark Miller
Principal
Deloitte Tax LLP
mamillar@deloitte.com



Adam Dobrer
Associate Director
Deloitte Tax LLP
adobrer@deloitte.com

Deloitte.