



CORPORATE **REAL ESTATE** **WELLNESS PROGRAM**

EXCLUSIVE, COST-FREE BENEFIT FOR YOUR EMPLOYEES



THE ZACHARY TEAM
SAN ANTONIO REALTORS®

WELCOME MESSAGE

Employee turnover is one of the biggest challenges businesses face. It costs companies thousands in lost productivity, hiring, and training

Studies show that employees who own homes and are invested in their city are more likely to stay with their employers, leading to higher retention, increased loyalty, and long-term stability

Financial stress is also a major factor affecting workplace performance, with many employees feeling unprepared for homeownership

Our Real Estate Wellness Program provides your employees with the education, guidance, and resources they need to achieve and maintain homeownership, as well as invest in real estate—at no cost to you or your company

“ **The statewide turnover rate for classified, regular full- and part-time employees for fiscal year 2024 was 16.5%** ”

The State of Texas State Auditor Report

#01



By partnering with us, your employees gain access to expert realtors, lenders, home inspectors, credit specialists, and much more, along with exclusive discounts and tailored financial education

The result? A happier, more financially secure workforce, leading to stronger employee engagement, retention, and productivity

Gabriel & Kristina
THE ZACHARY TEAM

“—

Investing in your employees' financial well-being isn't just a perk—it's a strategy for building a loyal, stable, and high-performing workforce

—”



WHY THIS MATTERS

Why Employee Homeownership And Real Estate Wellness Matter For Your Business



Employee turnover is one of the biggest challenges businesses face, leading to significant financial losses in recruiting, training, and lost productivity. One of the most effective ways to enhance employee stability and retention is through homeownership & financial education. When employees own homes, they are more likely to stay with their employer, creating a more loyal and committed workforce

The Cost of Employee Turnover

- The average employee turnover rate in the U.S. is **47% annually**
- Voluntary turnover costs businesses **\$1 trillion per year**
- Employee replacement costs an average of **33% of their annual salary** due to recruiting, training, and productivity losses

The Financial Stress Factor

- **78% of employees** live paycheck to paycheck
- Financial stress is the **#1 leading cause** of decreased workplace engagement and performance
- Financially stressed employees are **2.3 times** more likely to seek new employment, and **55% are distracted** by their finances at work

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COMPANIES THAT OFFER EMPLOYEE
WELLNESS PROGRAMS SEE A **3X**
INCREASE IN EMPLOYEE
SATISFACTION AND RETENTION

”



FINANCIAL STRESS ON EMPLOYEES AFFECTS



- Productivity
- Office Engagement
- Mental Wellness
- Physical Health
- Attendance
- Overall job satisfaction

EMPLOYEE FINANCIAL WELLNESS ADVANTAGES



- Increased Sense of Security
- Loyalty to Employer
- Higher Productivity
- Increased Commitment
- More Engaged & Present

WHAT'S INCLUDED

01

QUARTERLY EDUCATIONAL WORKSHOPS

We offer expert-led workshops designed to educate and empower employees on all aspects of homeownership and financial health. Workshops can be hosted at your business location or in our dedicated training rooms, and we even provide lunch for attendees.

Topics include:

- ✓ **First-Time Homebuyer Essentials** – Step-by-step guidance on buying a home, from financing to closing
- ✓ **Building Wealth Through Real Estate Investing** – Learn how to leverage real estate as a long-term wealth-building tool
- ✓ **Home Financing & Credit Improvement Strategies** – Insider tips on securing the best mortgage rates, refinancing, and improving credit scores
- ✓ **Market Trends & Smart Buying Strategies** – Stay informed about market conditions and the best times to buy or sell
- ✓ **Financial Health** – We bring a partner to discuss a plethora of finance-related topics, from taxes to life insurance, etc



02

ACCESS TO A TOP-TIER TEAM

Employees receive VIP treatment from a handpicked team of industry experts, ensuring they have the best guidance and support at every stage of their real estate journey

- ✓ Award-Winning Realtors®
- ✓ Home Financing Experts
- ✓ Home Inspectors
- ✓ Home Insurance Specialists
- ✓ Credit Repair Specialists
- ✓ Financial Advisors



03

PERSONALIZED GUIDANCE & DISCOUNTS

We go beyond education by offering one-on-one support and exclusive savings, deals and discounts to make homeownership more accessible for your employees

- ✓ One-on-One Homeownership Planning – Personalized strategies based on employees' financial situations and goals
- ✓ Exclusive Savings – Special discounts and preferred rates on:
 - Real estate services
 - Home loans
 - Inspections
 - Home insurance
- ✓ Dedicated Meeting Space – Employees can use our offices for private consultations, workshops, and financial planning sessions

BY PROVIDING THESE VALUABLE RESOURCES AND EXPERT GUIDANCE, THIS PROGRAM HELPS EMPLOYEES BUILD FINANCIAL SECURITY, REDUCE STRESS, AND CREATE LONG-TERM STABILITY—ALL WHILE STRENGTHENING YOUR COMPANY'S WORKFORCE AT ZERO COST TO YOU



HOW THIS PROGRAM HELPS

Our Real Estate Wellness Program is a comprehensive, **no-cost benefit** designed to equip your employees with the resources, knowledge, and tools needed to achieve & retain homeownership and build long-term financial security. Through personalized support, educational workshops, and exclusive discounts, we provide expert guidance and access to a network of trusted professionals

THE BENEFITS TO YOU

WHY THIS MATTERS TO YOUR COMPANY

- ✓ 100% Cost-Free Benefit for Your Business
- ✓ Enhances Employee Retention & Loyalty
- ✓ Attracts & Retains Local Top Talent
- ✓ Boosts Employee Well-Being & Productivity

Employees who feel financially secure and supported by their employer are more likely to stay long-term and perform at higher levels



HOW THIS DIFFERS FROM A RELOCATION PROGRAM

Unlike relocation programs and services, which focus on moving employees to a new area, our Financial Wellness & Homeownership Program is designed to get them and keep them:

- ✓ Support employees in achieving long-term homeownership stability
- ✓ Provide financial education and local benefits
- ✓ Work alongside existing relocation benefits, to add and enhance but not replace them

MEET THE TEAM



Alfonso
"Ponch"
Lending



Phil
Delgado
Insurance



Kristina
Zachary
Realtor®



Gabriel
Zachary
Realtor®



Debbie
Levasseur
Title



Luis J.
Rodriguez
Accountant

At the heart of this program is a team of seasoned professionals dedicated to empowering employees through homeownership, financial wellness, and real estate investment. With years of industry expertise and a commitment to service, our team ensures that every participant receives top-tier guidance, education, and access to trusted resources



Gabriel & Kristina Zachary Realtors® | The Zachary Team - KW Heritage

As the driving force behind The Zachary Team, Gabriel and Kristina are dedicated to helping individuals and families navigate the home buying and selling process with ease. Their expertise in the San Antonio real estate market ensures that employees receive personalized and strategic guidance throughout their journey

Alfonso "Ponch" Bafidis III CEO / Founder | Direct Rate Lending

A leading expert in mortgage lending, Ponch brings deep knowledge of home financing options to help employees secure the best loan programs tailored to their needs

CORE

TEAM

Phil Delgado

CEO / Founder | GooseHead Insurance

Providing peace of mind, Phil and his team ensure employees have access to top-rated home insurance policies that protect their investments while keeping costs manageable

Debbie Levasseur

Escrow Officer | Capital Title

Debbie ensures smooth and secure real estate transactions, making sure every closing is handled with precision and efficiency

Luis J. Rodriguez

CEO / Founder | Presidio Advisory Group

An expert in financial planning and wealth management, Luis helps employees leverage real estate as a wealth-building tool while ensuring long-term financial success

COMPREHENSIVE SUPPORT & SERVICES

Beyond our core team, we provide a full suite of services through our partners designed to support employees in every aspect of homeownership and real estate investment

- ✓ Home Inspections – Super Team Services
- ✓ Home Warranty – Fidelity National Home Warranty
- ✓ Credit Repair & Financial Coaching
- ✓ Commercial Real Estate – KW Commercial
- ✓ Property Management – KW Property Management
- ✓ Financial Advisors – Eagle Strategies | New York Life
- ✓ Legal Support – Rosenblatt Law Firm
- ✓ Contractors & Home Services – *Access to our exclusive network of top-rated professionals*



BACKED BY THE
#1 KW OFFICE IN
THE WORLD



THE POWER BEHIND KW HERITAGE

KW Heritage: The Power Behind The Zachary Team

When you work with our team, you're not just getting our expertise—you're partnering with the powerhouse that is KW Heritage. As the #1 real estate office in the world, KW Heritage provides us with unparalleled resources, support, and tools to ensure our clients receive the very best in service and results

WHY KW HERITAGE MAKES A DIFFERENCE

- ✓ **Global Leader in Real Estate:** The #1 office worldwide in production, setting the gold standard in the industry.
- ✓ **A Strong Support System:** With over 30 full-time personnel in leadership and support roles, we have the infrastructure to keep things running smoothly from start to finish
- ✓ **Market Dominance:** Holding a 17.8% market share, more than triple the nearest competitor
- ✓ **Record-Breaking Performance:** Over \$2 billion in sales in 2024 alone, demonstrating strength and consistency
- ✓ **Speed to Market:** KW Heritage listings have the lowest average days on the market, ensuring our sellers get results fast
- ✓ **Unmatched Global Reach:** With over 1,100 market centers in more than 50 countries, our network spans the globe, connecting buyers and sellers internationally
- ✓ **Access to Unmatched Resources:** From cutting-edge technology to market insights that keep your team ahead of trends
- ✓ **Efficient and Effective Processes:** Our processes benefit from the highest rate of in-house sales, translating to quicker, more efficient closings and happier clients
- ✓ **A Proven Track Record:** The market share, sales volume, and low days on market all add up to success for our clients



When you partner with us, you're backed by a team powered by the very best in the real estate industry



PROUD MEMBERS OF



NEXT STEPS

INVEST IN YOUR EMPLOYEES
STRENGTHEN YOUR COMPANY
BUILD A BRIGHTER FUTURE TOGETHER

START TODAY

Scan the QR Code to schedule a consultation and
bring this benefit to your team



OR GET IN TOUCH FOR MORE INFORMATION

info@gabrielandkristina.com
210-504-5301
www.gabrielandkristina.com



THE ZACHARY TEAM
SAN ANTONIO REALTORS®



PORTFOLIO
REAL ESTATE *kw*

KELLERWILLIAMS
Luxury