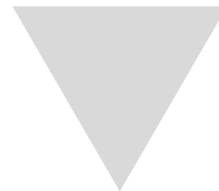
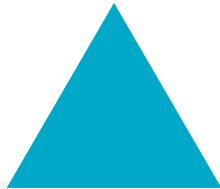


HEALTH WEALTH CAREER

FINANCIAL WELLNESS

DRIVING ACTION FOR
YOUR EMPLOYEES

Katie Hockenmaier, CIPM
Principal



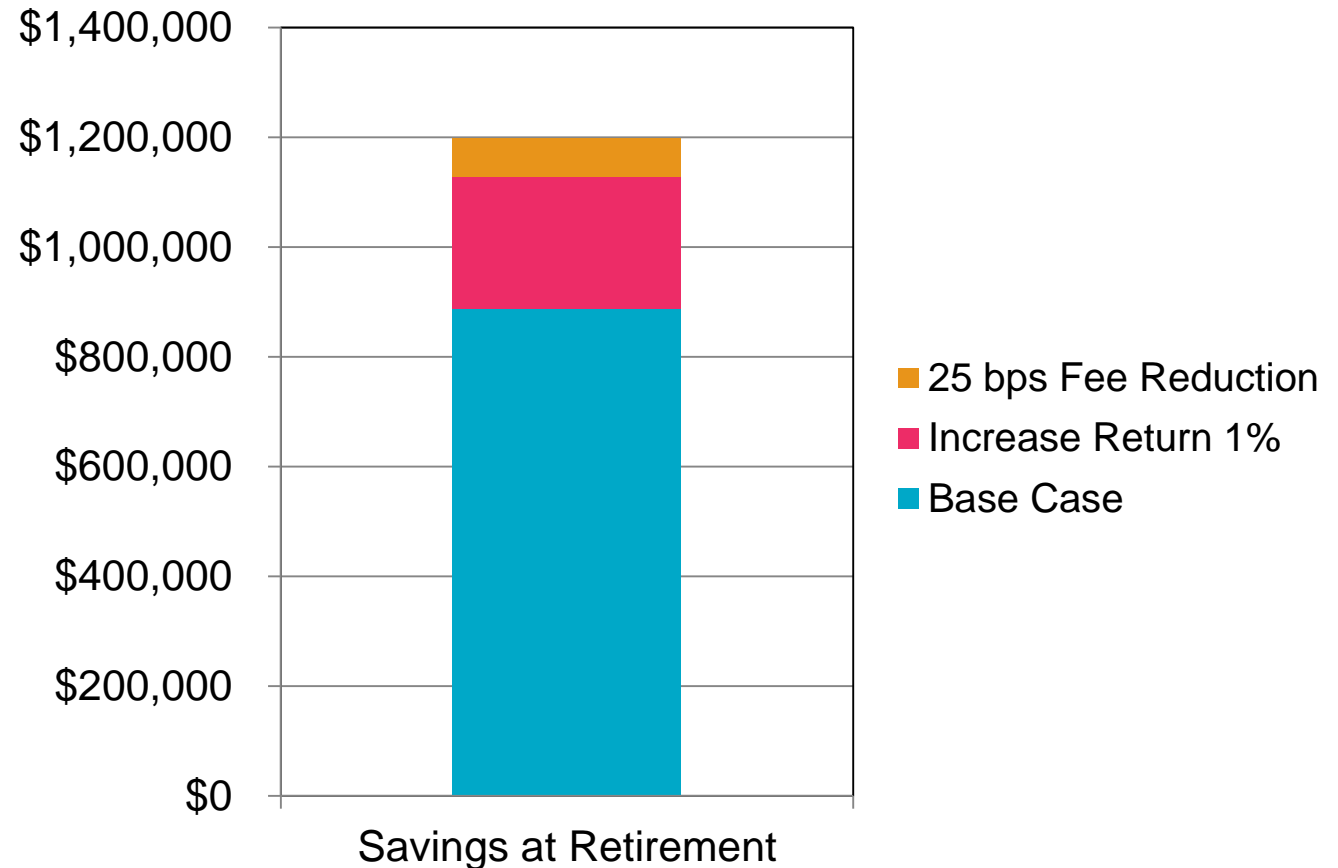
IMPROVING PARTICIPANT OUTCOMES

FOCUS ON BETTER PARTICIPANT OUTCOMES

Wealth Accumulation

Many levers beyond investment returns

Holistic DC plan management services with the goal of better financial outcomes for Plan participants



Base Case Assumptions: Starting salary \$40,000 at age 25, Balance at age 65, 2.5% annual salary increase, 9% total annual contribution, 7% return assumption, 75bps fees

WHY SHOULD EMPLOYERS CARE ABOUT FINANCIAL WELLNESS?

7 OUT OF **10**
AMERICAN WORKERS
 say financial stress is their most common cause of stress.¹

¹ American Psychology Association, *Stress in America: Are Teens Adopting Adults' Stress Habits?* (2014)

80%
 OF **EMPLOYEES** report an increase in their health care costs in the past two years and **56%** are saving less for retirement as a direct result of more health care costs.²

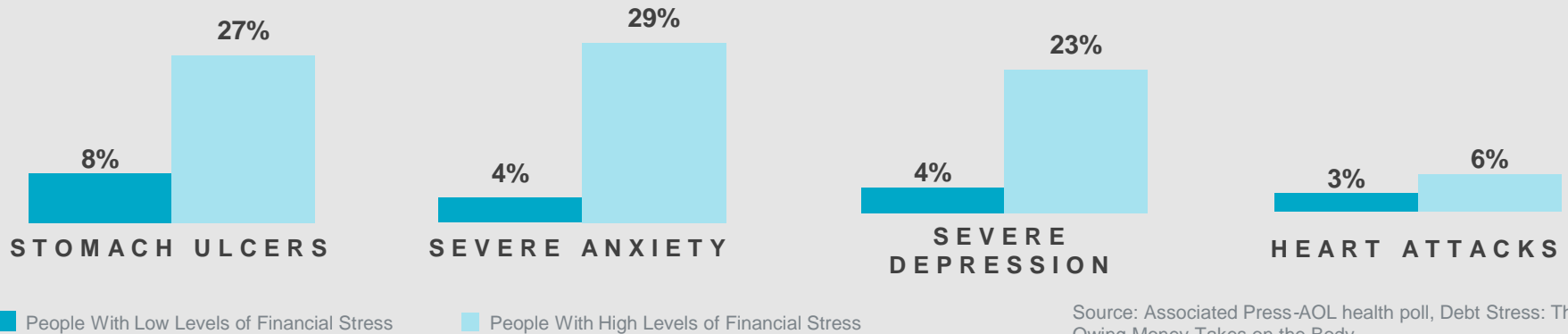
² Bank of America/Merrill Lynch, *Workplace Benefits Report* (2013)

22%
 OF **US EMPLOYEES** admit to missing at least one day of work in the past year to deal with a financial problem.³

³ MetLife, Inc., *10th Annual Study of Employee Benefits Trends: Seeing Opportunity in Shifting Tides* (2012)

\$40,000
 IS THE **MEDIAN** retirement plan account balance for working-age families.⁴

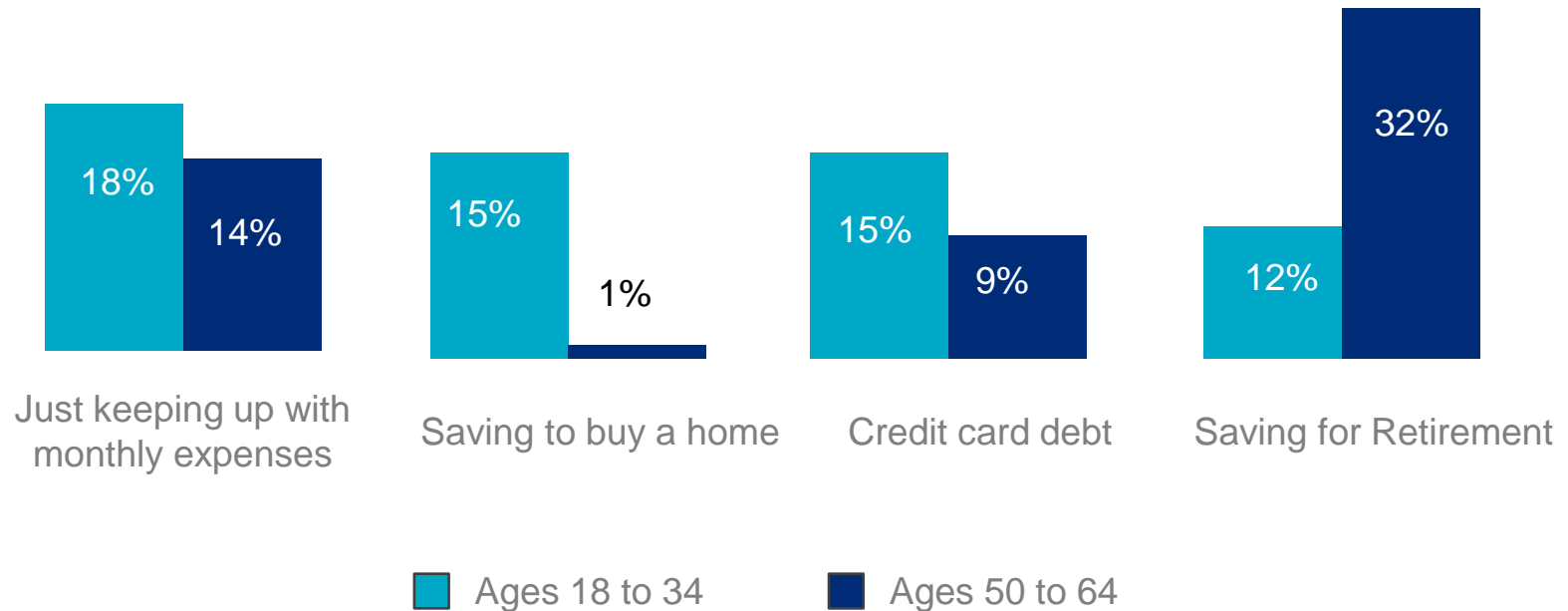
⁴ National Institute for Retirement Security, *The Retirement Savings Crisis: Is It Worse Than We Think?* (2013)



Source: Associated Press-AOL health poll, *Debt Stress: The Toll Owing Money Takes on the Body*

WHAT KEEPS YOUR EMPLOYEES UP AT NIGHT?

PERCENTAGE OF EMPLOYEES WHO DESCRIBE THE FOLLOWING AS THEIR BIGGEST FINANCIAL WORRY

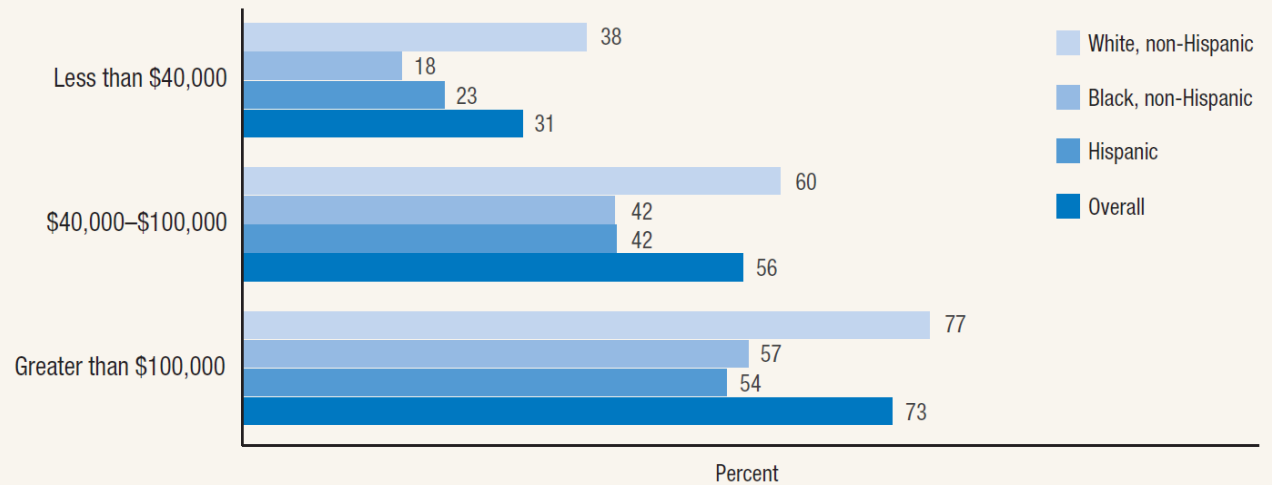


Source: Inside Employees' Minds 2015

REPORT ON ECONOMIC WELL-BEING FEDERAL RESERVE, MAY 2015



Figure 7. Percent of respondents who would completely pay an emergency expense that costs \$400 using cash or a credit card that they pay off at the end of the month (by race/ethnicity and household income)

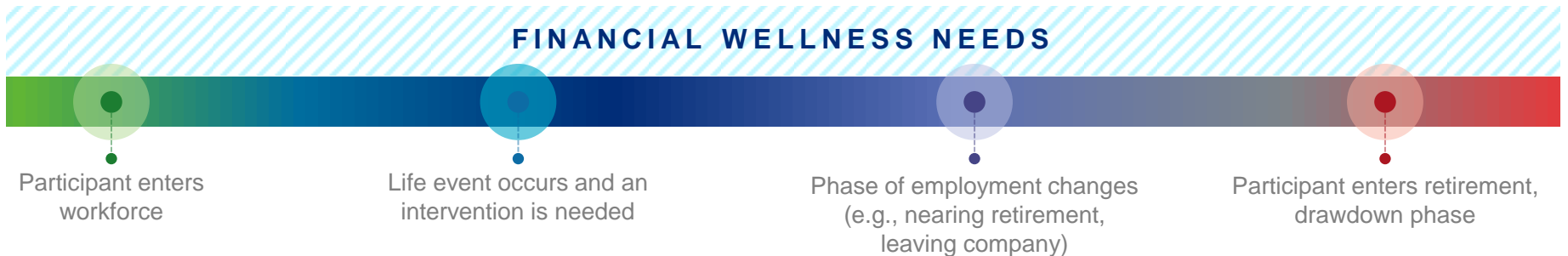


47%

Percentage of respondents who would have to borrow or sell something to cover a \$400 financial emergency.

WHAT IS FINANCIAL WELLNESS? A LIFELONG JOURNEY

Consumer Finance Protection Bureau's (CFPB) Four Elements of Individual Financial Wellness



Comprehensive employer financial wellness programs help employees with:

ASSETS

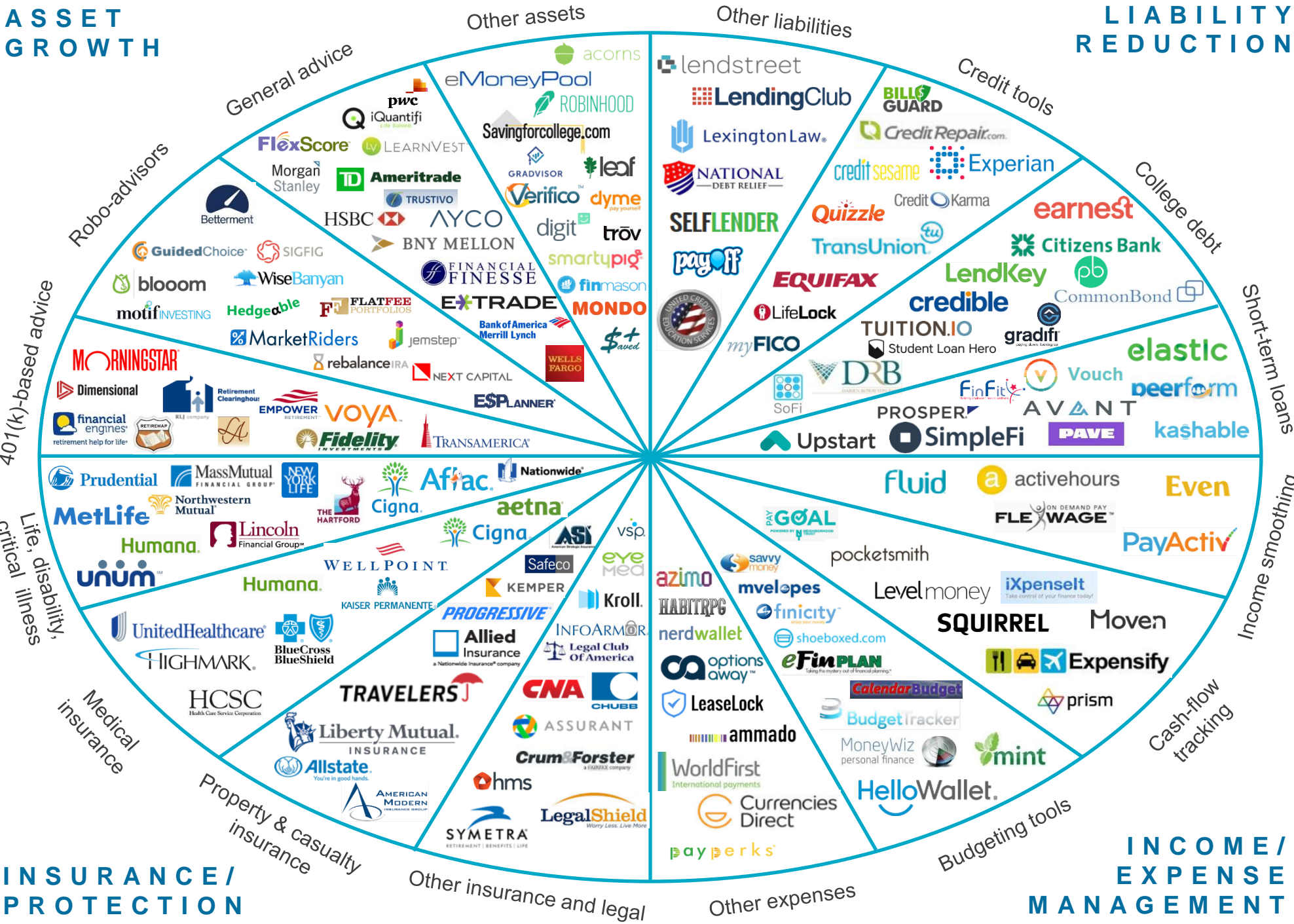
LIABILITIES

INCOME/EXPENSES

INSURANCE

ASSET GROWTH

LIABILITY REDUCTION

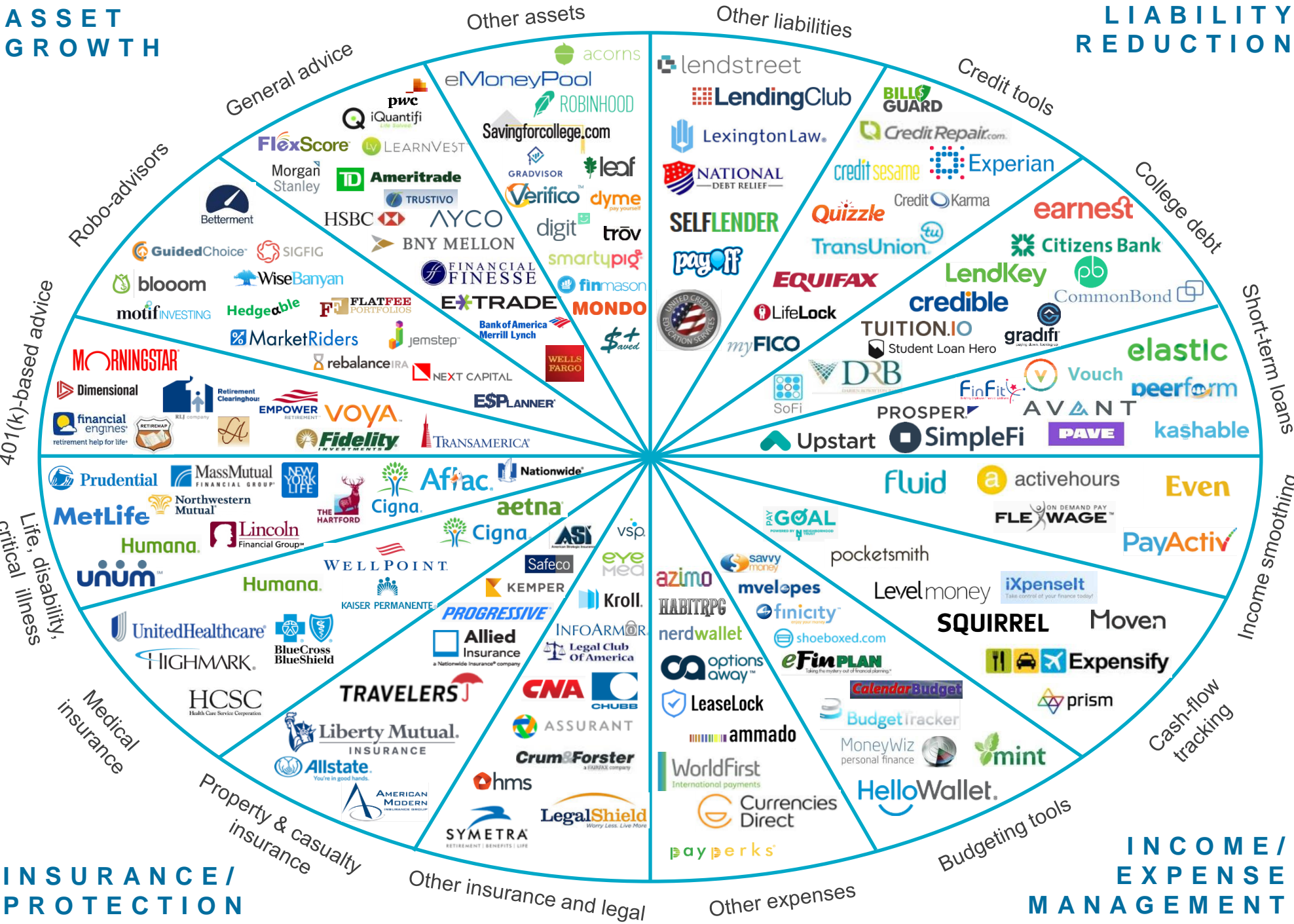


INSURANCE / PROTECTION

INCOME / EXPENSE MANAGEMENT

ASSET GROWTH

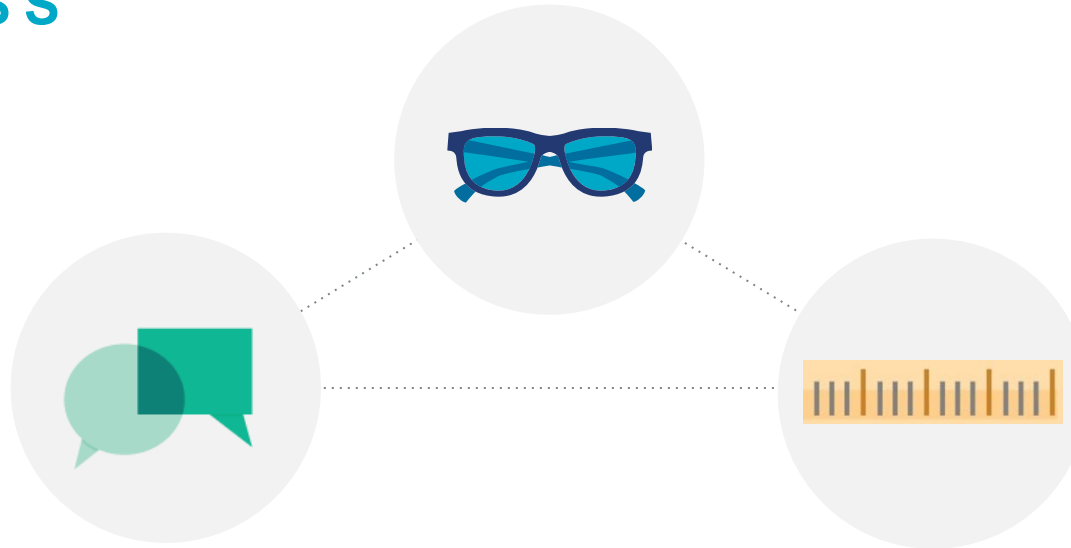
LIABILITY REDUCTION



INSURANCE / PROTECTION

INCOME / EXPENSE MANAGEMENT

STRATEGIC APPROACH TO FINANCIAL WELLNESS



UNDERSTAND YOUR PEOPLE

Standards and Targets

Drivers and Barriers

Define Clusters/Personas

Identify the key financial wellness issues and unique employee segments or clusters based on your data

ENGAGE YOUR PEOPLE

Micro-targeted Interventions

Broad-based Interventions

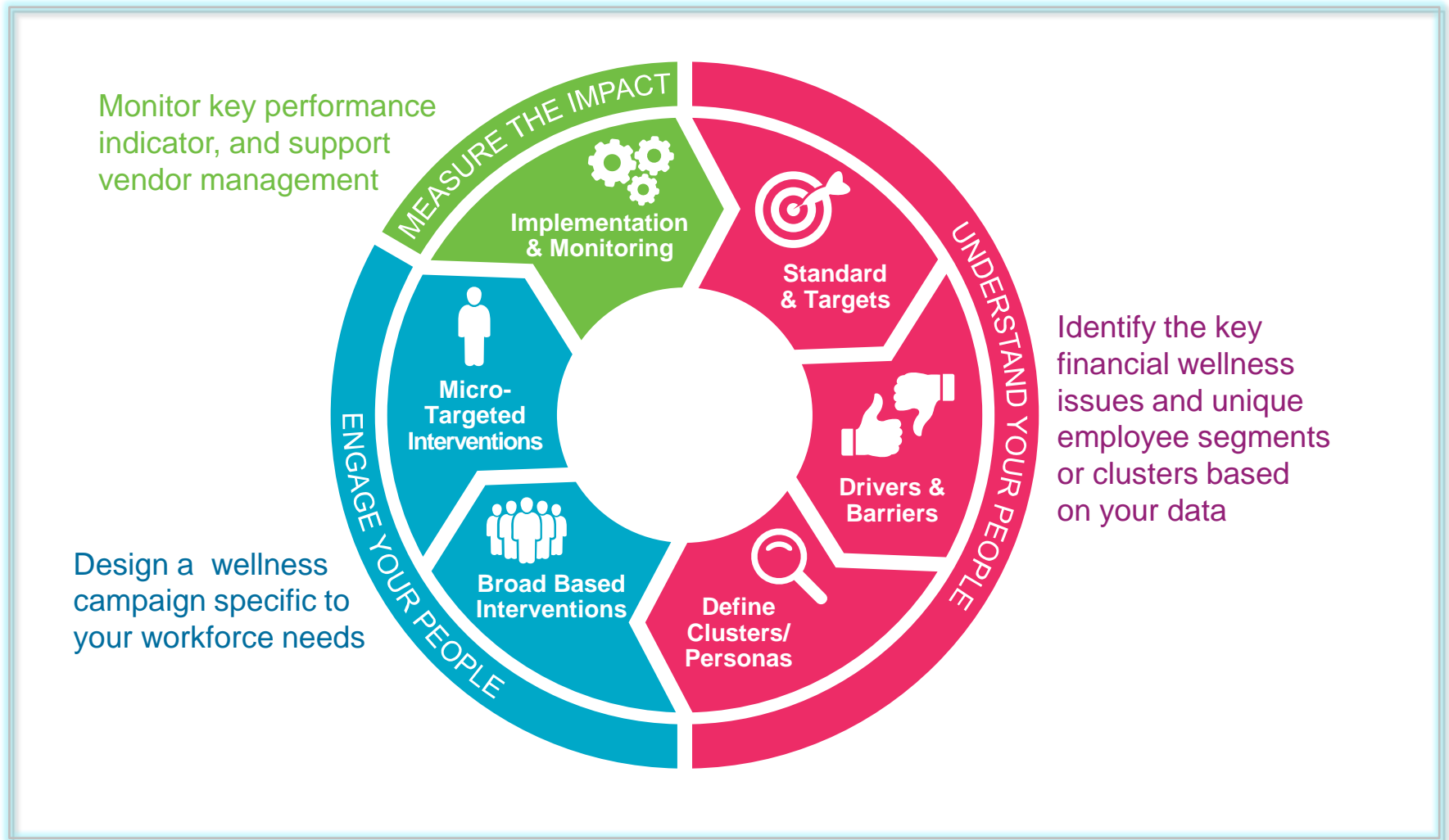
Design a wellness campaign specific to your workforce needs

MEASURE THE IMPACT

Implementation and Monitoring

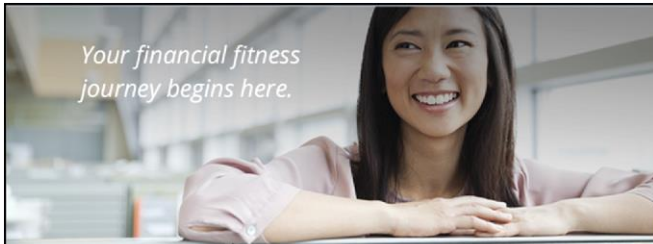
Monitor key performance indicators and support vendor management

FINANCIAL WELLNESS ANALYTICS



ENGAGEMENT


Your financial fitness journey begins here.





- 1 Explore the featured resources relevant to you by clicking on the tile that best describes you/your life.
- 2 Learn more about programs available to you that can jumpstart your financial wellness.
- 3 Give us your feedback using the Quick Poll and Comments section below.


READY TO GET STARTED?

Choose the tile that best describes you/your life.











MANY, MANY NEW POSSIBILITIES

Live your life today...but think about your money and plan for the adventure ahead.

Acme Financial Wellness gives you access to programs, tools and resources to help you think about today and tomorrow. The resources highlighted below are only a few of the many financial resources available to you.

Visit [here](#) for additional financial resources.






START BY GETTING THE MOST FROM YOUR PAYCHECK

You have competing demands on your paycheck. Should you pay off that high-interest credit card first? Or contribute more to the Acme 401(k) Plan? Keep the extra cash for an emergency?


[MORE](#)



PROTECT YOUR CREDIT FOR THOSE MAJOR PURCHASES

First home or new car in your future? A high credit score gives you more financing options when it comes to making major purchases. Identity theft or credit fraud can affect your credit and your credit score for years.


[MORE](#)



MAKE MANAGING YOUR 401(K) ONE LESS THING TO WORRY ABOUT

How you invest your hard earned money is just as important as saving it in the Acme 401(k) Plan.

[MORE](#)



TAKE ADVANTAGE OF VOLUNTARY BENEFITS – ANOTHER SMART WAY TO SAVE

As an Acme employee, you have a variety of voluntary benefits that can help you save more than you can by purchasing these programs directly. The programs offer you and your family peace of mind, especially when it comes to unexpected financial costs.


[MORE](#)


A NEW NORMAL

With retirement on the horizon, you've got exciting life changes ahead. Whether your next act includes focusing on a new interest or encore career, more time with family, or travel, preparing now will help you get the most.

Acme Financial Wellness gives you access to programs, tools and resources to help you reach your financial goals. The resources highlighted below are only a few of the many financial resources available to you.

Visit [here](#) for additional financial resources.






FINE-TUNE YOUR RETIREMENT INCOME NEEDS

Do you know if you have enough money to enjoy your retirement?


[MORE](#)



MAKE A PLAN

There is more to retirement than being financially ready. How you'll spend your time, your living arrangements, legal matters, dependent expenses and healthcare are other considerations.


[MORE](#)



PRESERVE YOUR LEGACY WITH A WILL AND/OR ESTATE PLAN

A solid Will and/or Estate Plan protects your family and can reduce the number of difficult decisions they will have to make in the future. It also ensures that your final wishes are carried out as you would like them to be.

[MORE](#)



SAFEGUARD YOUR CREDIT AND IDENTITY

With identity theft and credit fraud on the rise, don't put your retirement plans at risk. Recovery can be costly and time-consuming.

[MORE](#)

FINANCIAL WELLNESS PROGRAMS IS THERE AN ROI?



Results will differ by employer based on program design, participation, and measurement ability.

Case Study: The Personal Finance Employee Education Foundation's McLead Health Study

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