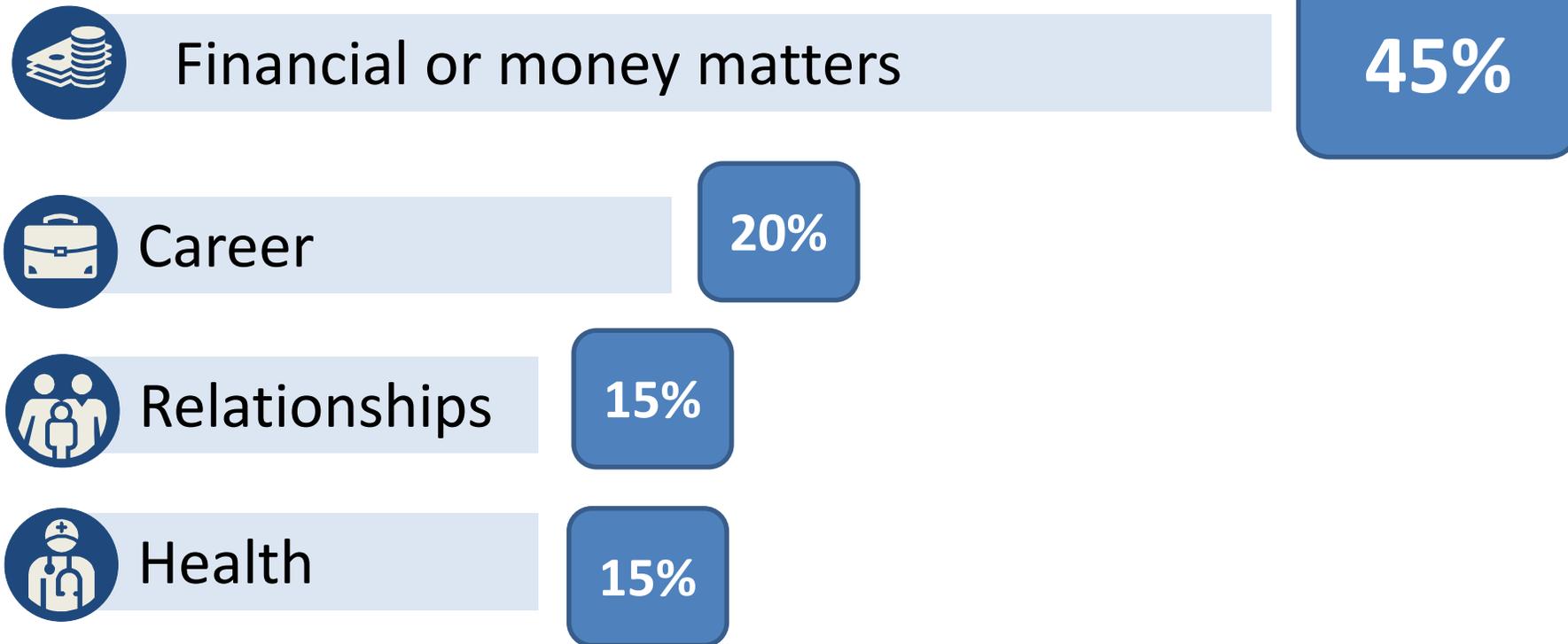


The Emergence of Financial Wellness



Biggest source of stress



Employees say financial stress impacts their:

Health



28%

Relationships
at home



23%

Productivity
at work



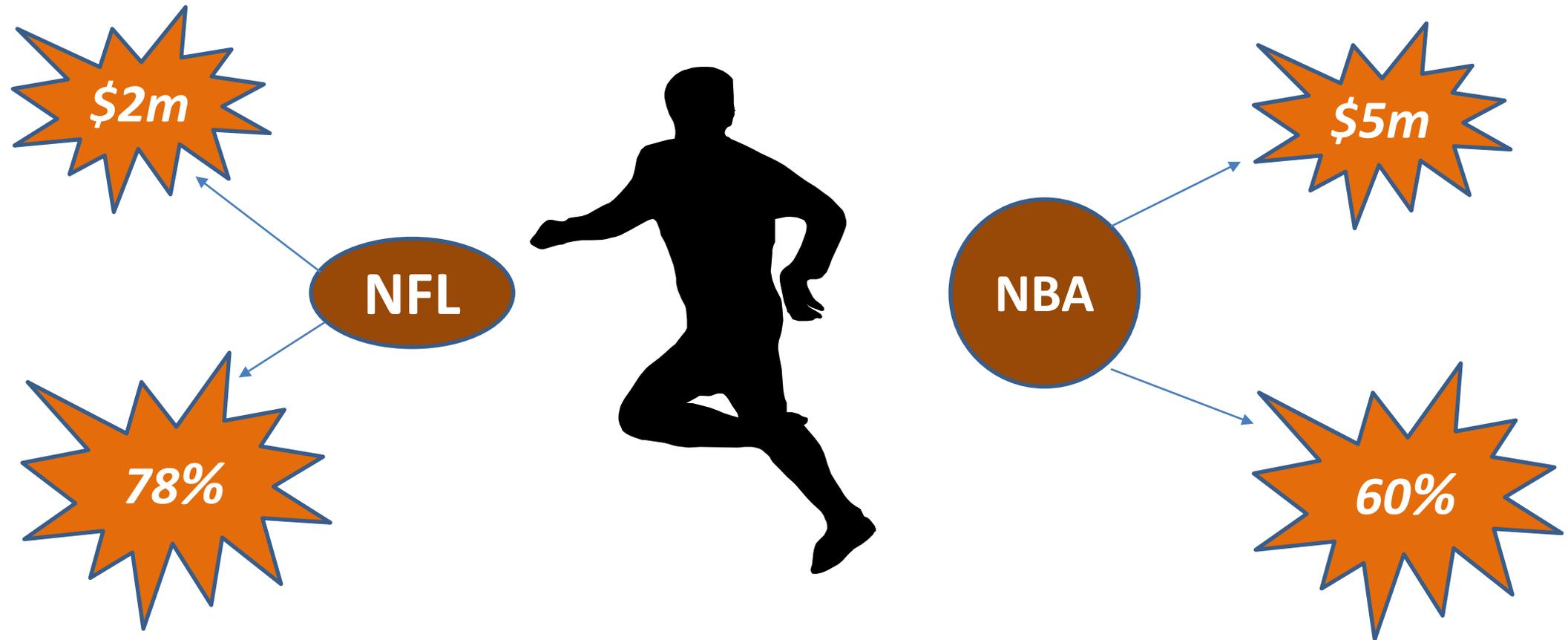
17%

Attendance
at work



8%

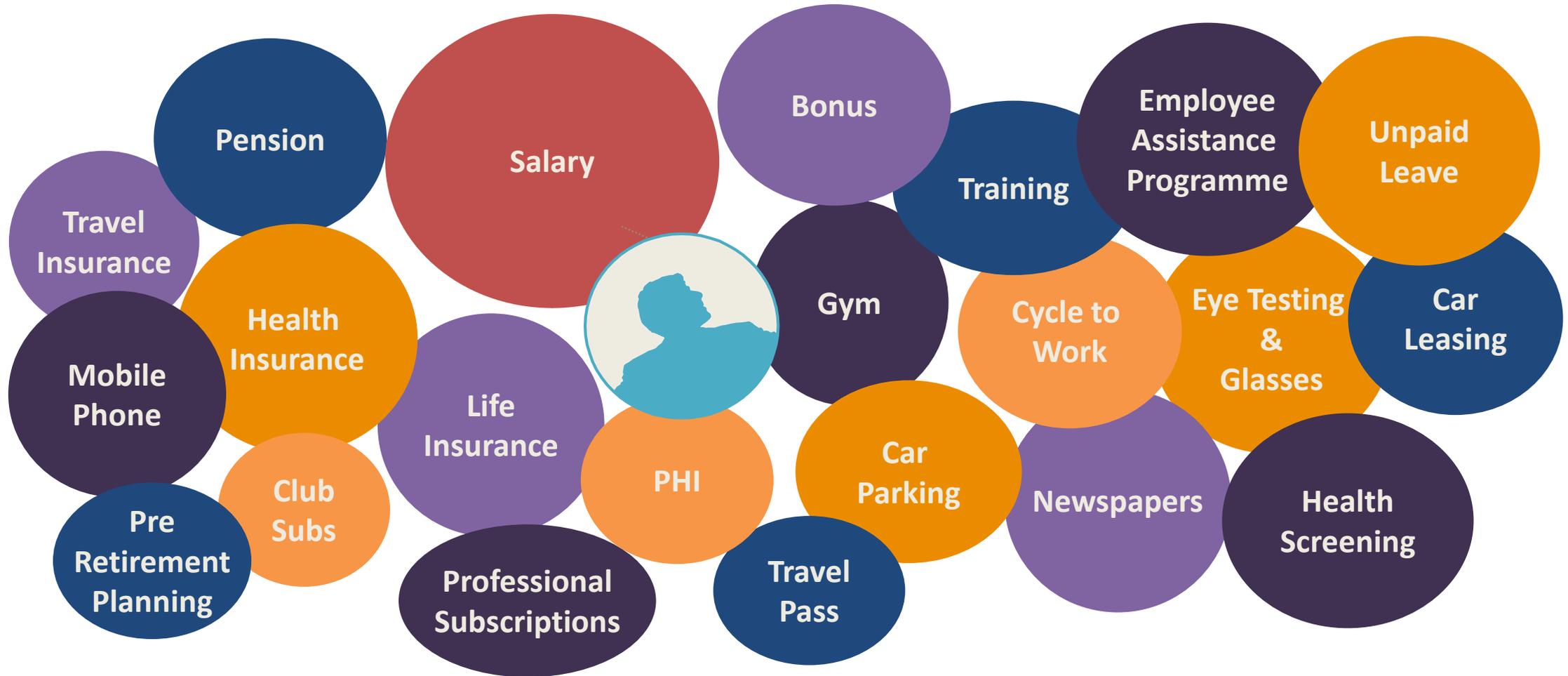
Lessons from sport



Bad financial outcomes happen because of

1. Failure to plan
2. Lack of information
3. Misinformation

Employee Benefits



Defining financial well-being

	Present
Security	Control over day-to-day, month-to-month finances
Freedom of choice	Financial freedom to make choices to enjoy life

Source: Consumer Financial Protection Bureau with input from PwC

Defining financial well-being

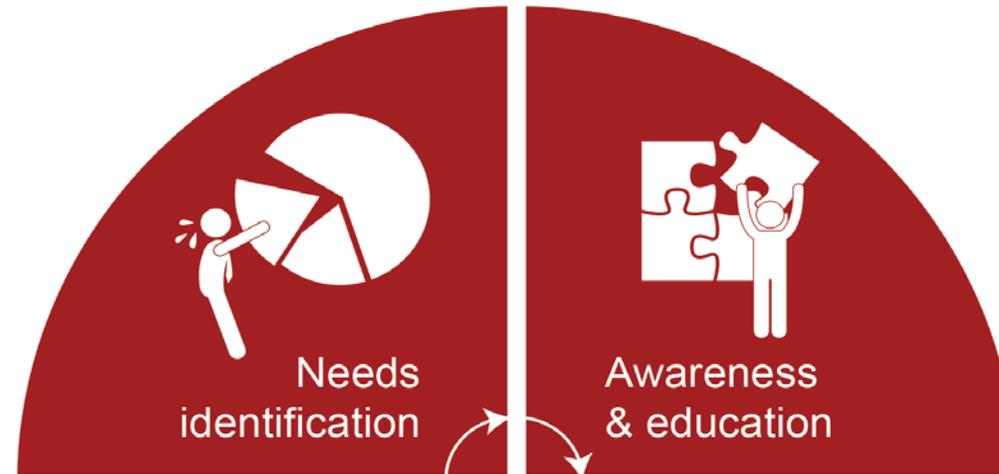
	Present	Future
Security	Control over day-to-day, month-to-month finances	Capacity to absorb a financial shock or emergency
Freedom of choice	Financial freedom to make choices to enjoy life	On track to meet financial goals

Source: Consumer Financial Protection Bureau with input from PwC

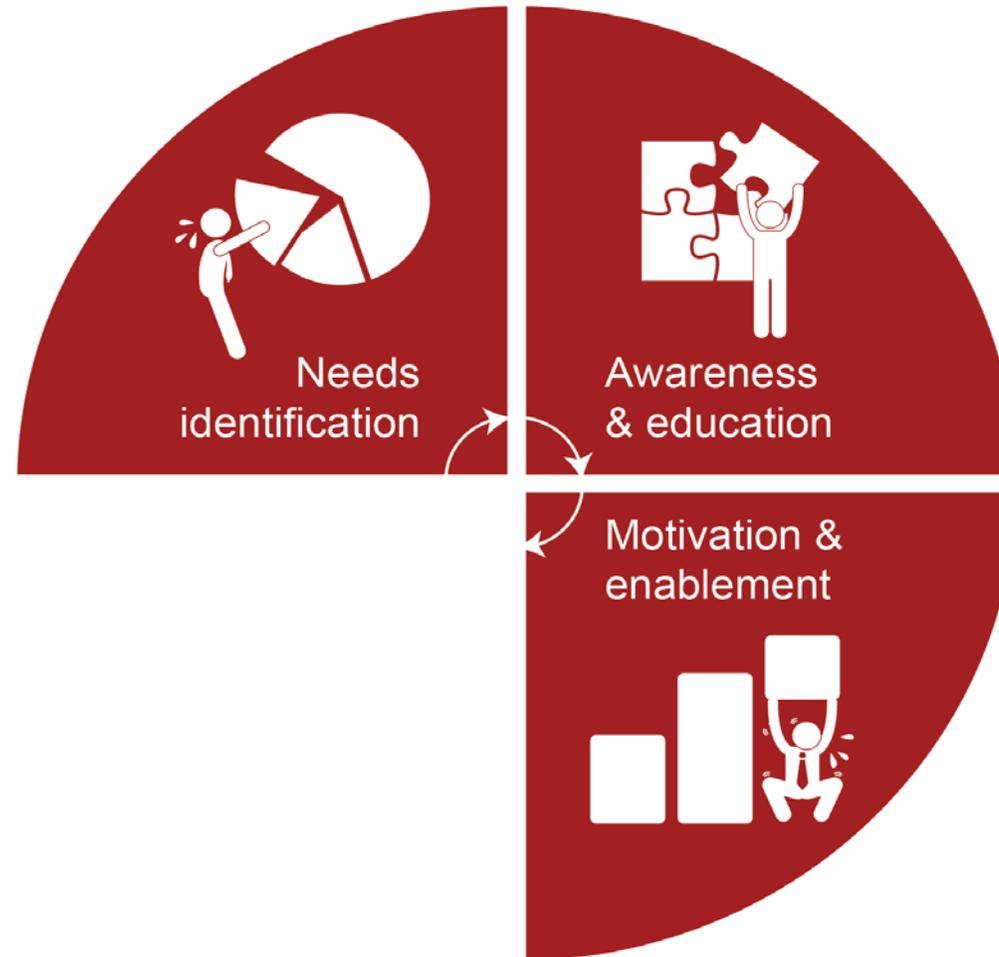
Financial Wellness Model



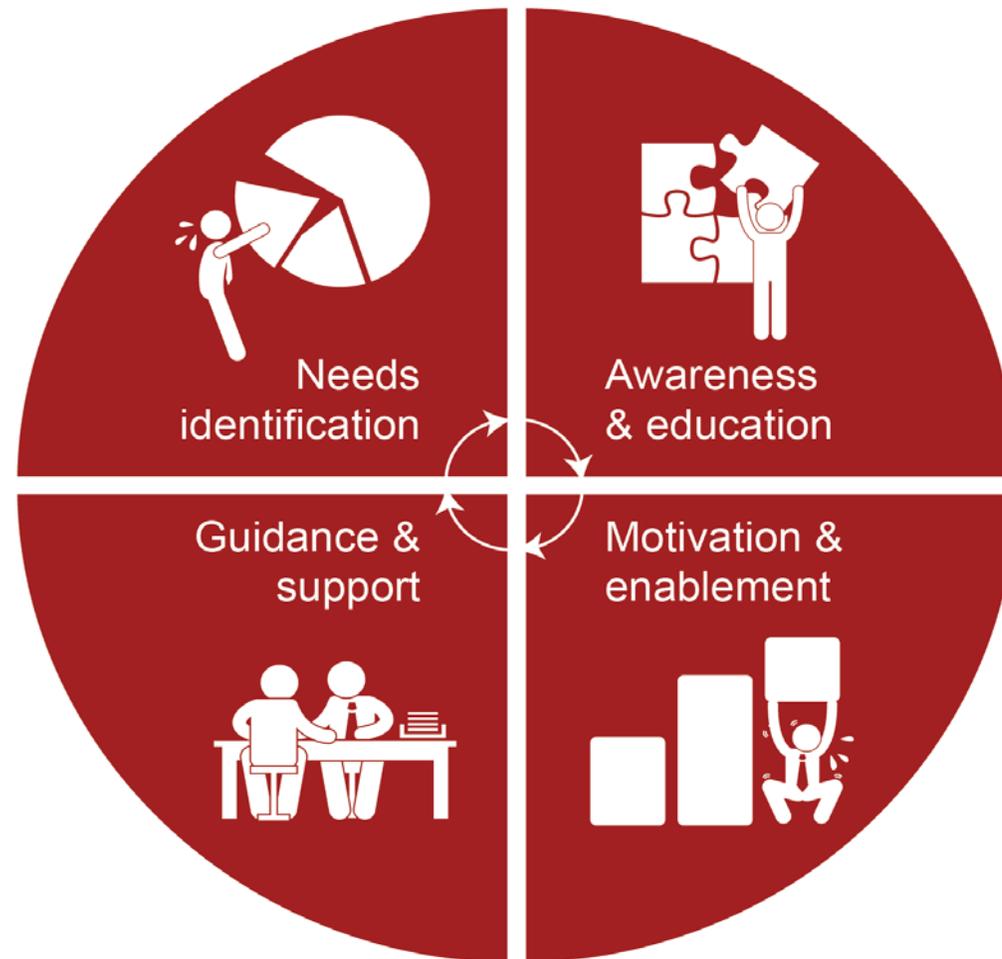
Financial Wellness Model



Financial Wellness Model



Financial Wellness Model



PwC Financial Wellness



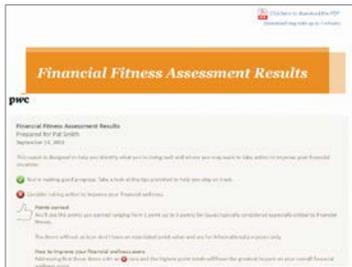
10-minute assessment

- Simple yes and no questions
- No prior preparation or paperwork required



Financial wellness score

- Overall financial wellness score
- Category scores for planning in key areas
 - Cash and debt
 - Retirement
 - Investing
 - Insurance
 - Estate
 - Education
 - Lifestages



Personalised report

- Identifies areas of financial strength and weakness
- Displays instantly online or via mobile
- Click to download PDF
- Email with link to report for future reference

✓ Have you checked your credit report in the last 12 months? 2

A good credit score can help you qualify for lower interest rates on loans and lower insurance premiums. Reviewing your credit report can also alert you to possible instances of identity theft.

Action needed: You can receive one free credit report from each of the three main credit bureaus every 12 months. Consider requesting a copy of your credit report from one of the three major credit bureaus every four months. This may help you find errors sooner rather than later. Visit www.AnnualCreditReport.com. Report any errors to the credit bureau on whose report you found it.

✗ Have you examined whether you're on track to meet your retirement goal? 0

Periodically checking your progress towards your retirement goal may help your chances of reaching it.

Action needed: Periodically check your progress against your retirement goal and make adjustments as needed. It's difficult to know when to make adjustments to your plan if you don't track your progress. For example, if you see that you're falling short of your goal, you can choose to save more, get a second job now and save the earnings, or work part-time in retirement.

Resources
 Calculator: Will I have saved enough by the time I retire?
 Retirement planner
 Am I saving enough for retirement?

Action items and resources

- Employees learn where to take action to improve their finances
- Highlights other resources including employee benefits
- Displays current and prior results for those who take it year after year



The Emergence of Financial Wellness

Individuals

- Identify and address needs
- Empower habit changes
- Better guidance and support
- Lower stress, better physical health
- Ability to plan for the long term

Employers

- Avoid benefit “silos”
- Evaluate benefit plans for value and effectiveness
- Increase employee engagement, retention and productivity