

Financial Wellness 360®

Research shows that finances are the number one source of daily stress for U.S. adults.¹ Our Financial Wellness 360® program offers comprehensive, flexible solutions to help reduce financial stress.

Enrich™: personalized financial education

Enrich™ Financial Wellness provides behavior-changing, interactive financial education to help employees improve their financial well-being.

- Courses with personalized content adapted to unique user needs
- Financial behavioral analysis
- Individualized prescriptive action plans
- Assistance with realistic goal setting
- Action-based reward system

Advisor Connection: Financial seminars

Help employees address financial stress with convenient seminars – at no additional cost to employers or employees.

- Seminar topics are relevant to employees, including personal finance, retirement strategies and financially preparing for higher education
- Employees learn directly from program-certified, licensed financial professionals
- Employees may schedule a complimentary consultation

CommonBond: Student loan assistance

Attract and retain top talent with multiple solutions to align with employer goals.

- Employer contribution to employees' student loans
- Student loan evaluation online debt management tool
- Student loan refinancing
- Low-interest loans to pay for college or graduate school



Implementing Financial Wellness 360 can:

- Provide employees with strategies for long-term financial success
- Potentially reduce health care costs
- Enhance employee benefits, recruiting effectiveness and engagement



Lifestyle Benefits: Self-service resources

Lifestyle Benefits are a suite of self-service resources to help employees address today's financial challenges and plan for tomorrow.

- Available online and by phone, employees can simply access tools as they're needed
- Services include, but aren't limited to, financial assessments, confidential financial advice, travel assistance and will preparation guidance

1. PwC, Employee Financial Wellness Survey, 2020.

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F88971-7 Rev 1-2021 DOFU 11-2020
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