

SECURIAN FINANCIAL + BUSINESSOLVER:

Solving what standalone solutions can't

Future-ready financial wellness, built for real life

Financial stress is the new health crisis

Even as more Americans gain health coverage, their financial stability is slipping. Out-of-pocket medical costs are climbing faster than inflation, and 97% of U.S. workers report facing financial strain.¹ Nearly 4 in 10 feel completely overwhelmed, and only 41% could handle a \$1,000 emergency expense.²

When health care costs spike – and they increasingly do – employees can face impossible choices: skip care, take on debt, or sacrifice essentials like food and housing. The ripple effects hit employers too through lower workplace productivity, higher absenteeism and disengagement.

Businessolver's data shows the strain clearly: **48% of employees** say an unexpected ER bill would send them into panic mode, and **only 29%** say they're able to consistently put money into savings.³

This isn't just a financial literacy issue, it's a system issue. And solving it takes more than another standalone tool.

The problem with "standalone" financial wellness

Most financial wellness programs live outside the benefits experience. They ask employees to jump from one platform to another, delivering generic content.

When a medical bill hits or a child heads to college, people don't need a new app, they need guidance that connects their benefits, savings and protection in the moment it matters.

For employers, these fragmented tools create blind spots. Engagement data sits in one place, claims data in another, leaving no clear picture of ROI.

For brokers, it's hard to prove value without integrated insights or outcomes.

To work, financial wellness must be connected, contextual and accountable for results.

The partnership advantage: empathy + intelligence in one ecosystem

Securian Financial and Businessolver deliver what single solutions lack, a unified benefits experience that turns financial wellness into measurable resilience, helping brokers deliver real value for their clients.



1 Carrier-grade financial wellness

Securian Financial's Financial Wellness 360® goes beyond education to provide personalized assessments, coaching, emergency savings tools, student debt guidance and retirement planning, all aligned with life events so employees get the right support at the right time.

2 Intelligent, empathetic employee self-service



Powered by Sofia, Businessolver's AI engine, employees receive real-time, conversational guidance that adapts to their context – eligibility, actions, life events and benefit needs. This creates an experience that feels supportive, human and intuitive, helping employees find answers and take meaningful action without leaving the platform.

3 Single-platform benefits experience



These capabilities are embedded within a single benefits ecosystem, where Businessolver integrates medical, voluntary, retirement and financial wellness into a single, intuitive workflow. This integration means employees are much more likely to take action when they're already engaged with their benefits, dramatically improving conversion rates because their benefits are all in one spot.

4 Intelligent communications orchestration



Year-round engagement is powered through relevant, timely communications that meet employees where they are. Outreach is guided by eligibility, life events, financial needs and program design—ensuring messages are helpful, empathetic and aligned to real employee context. This strategic orchestration keeps employees informed and supported without overwhelming them, strengthening trust and driving sustained utilization.

For brokers, this architecture creates a scalable, data-driven model to demonstrate ROI and deepen client trust.

Measurable business value, human impact

Financially resilient employees show up differently. They're more focused, less absent and better able to plan for the future.

Organizations see stability across productivity, claims and retention.

Automated, data-connected systems also lighten HR's administrative load, reducing manual work, minimizing follow-ups and freeing teams to focus on strategy.

And beyond the metrics, a message resonates: this company cares about your financial life. That signal strengthens culture, loyalty and your clients' ability to compete for talent.

Together, Securian Financial and Businessolver are proving that when empathy meets intelligence, financial wellness becomes a business advantage.

For brokers, it's a way to bring clients more than another vendor – it's a proven, integrated solution that builds financial resilience against rising health care costs and delivers measurable outcomes.



[See how together Securian Financial and Businessolver minimized HR workload and maximized participation](#)

[Learn about Securian Financial's commitment to employee financial well-being](#)

[Learn how Businessolver is redefining the employee benefits experience](#)

1. SecureSave Survey, May 2025.
2. Bankrate's 2025 Annual Emergency Savings Report, January 2025.
3. Businessolver book of business data as of 12/31/2024.

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