Benefit experiences that help create and protect financial wellness

Prudential Group Insurance
Employee benefits have never been more critical

When it comes to American workers, most live paycheck to paycheck,¹ more than half have less than $10,000 in savings,² and over a third have no money saved for retirement.³ When employees are not financially well, they’re more stressed, less productive, and increasingly likely to be absent and delay their retirement.

Prudential can help meet this challenge. A strategic alignment of our Group Insurance and Retirement businesses, Workplace Solutions was created to better serve our workplace, union, and association customers and help their employees and members down the path to financial wellness.
Changing people’s lives by helping them achieve financial wellness

DISCOVER FINANCIAL WELLNESS GAPS

First, we discover opportunities using sophisticated tools and insights to carefully analyze and continually measure performance to inform next steps:

- **Protection Score℠**, our proprietary tool, helps identify specific employee groups most susceptible to unexpected financial risk.

- **Participation Analysis & Plan Design Benchmarking and Analytics** help reveal how your plan performance can be measured against industry standards and drive informed decision-making.

- **Health & Productivity Analytics**, an industry-leading practice that turns an employer’s complex disability and life data and trends into real, actionable practice and connects the dots to financial wellness.

- **Financial Wellness Self-Assessment tool** gives individuals the power to discover where they need to focus to become financially well.
99% of life claims processed within 5 days

10% shorter durations for STD claims 5 years running

DESIGN SOLUTIONS

Next, we design and deliver solutions using our product and service capabilities to address specific challenges and key financial risks and complement your existing offerings:

Basic and Voluntary

Life Insurance/Accidental Death & Dismemberment Insurance

► Comprehensive portfolio that meets a variety of employer needs, including: Basic and Voluntary Life, Group Universal Life/Group Variable Universal Life, and multinational and retiree solutions

► Record Keeping Services powered by smart technology and trained, caring professionals to provide:
  – Portability and Conversion solutions
  – Termination services with access to local financial advisors
  – Online beneficiary records management
  – Simplified and expedited life claims facilitation

Short- and Long-Term Disability Insurance

► Excellent claims experience, with a streamlined process and fast decisions, which makes life easier for employers and employees

► Simple, convenient claims capabilities, like two-way texting and online status tracking

► Integrated Absence Management solutions that relieve administrative and compliance burdens: FMLA, state and employer leaves, and ADA support
Voluntary

Accident Insurance
This voluntary benefit helps protect employees from out-of-pocket medical and non-medical costs due to an accident with one of the simplest claims processes in the industry.

Critical Illness Insurance
This voluntary benefit helps employees protect against unexpected financial hardship due to an illness.

Student Loan Debt Management
Solutions to help meet one of the biggest sources of stress and financial hardship for those entering the workforce—student debt.

Guaranteed Income For TomorrowSM (GIFT), an individual deferred income annuity*
This deferred income annuity lets employees build a guaranteed stream of retirement income payments that they cannot outlive.4

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*The product is subject to filing and approval by the applicable jurisdictions. Product terms and conditions may vary from what is discussed herein.
INSPIRE ACTION

Finally, we inspire employees to take action to change behavior and improve their overall financial wellness, with engagement programs, tools, and education, including:

- **Prudential Pathways** digital and in-person financial education sessions
- **The Financial Wellness Center**. This remarkable online experience combines powerful learning and financial tools with personalized content to make it easy for individuals to take action to meet their specific financial wellness needs.
- **Faster, simpler enrollment capabilities**, with a streamlined Evidence of Insurability (EOI) process where 70% are approved on the spot.
- **One-on-One Counseling**, to provide personalized guidance to help achieve financial wellness.
- **Engagement Services** leverage data, behavior insights, and multi-channel strategies that help employers drive engagement and positive outcomes for their employees.

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98% of Prudential Pathways participants plan to maximize their benefits.

More than 70% instantly approved on EOI Connect.
A simple customer experience that benefits employers and employees

Through investments in technology, training, and usability, we’re improving every touchpoint along the customer journey to ensure the entire experience—from enrollment to claims support to return to work—is as smooth, efficient, and effortless as possible.

Our talented service team provides the proactive support to meet customers’ ever-evolving needs:

- Seasoned implementation experts deliver timely, accurate installations.
- An experienced Account Management team is dedicated to understanding customers’ unique benefit needs.
- Enrollment managers12 spearhead employee engagement.
**EXPERIENCE. PRUDENTIAL.**

Prudential Group Insurance is focused on providing outstanding benefit experiences. Contact your Prudential representative today to learn how.

**Since 1875**

The Prudential Insurance Company of America has been known for helping people protect the most important aspects of their lives. Prudential Group Insurance has been working to ensure the continuity of life and business by helping customers and their employees meet their benefits challenges.

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1. 71% live paycheck to paycheck; American Payroll Association, Getting Paid in America Survey, 2017.
2. 60% have less than $10,000 in savings; Prudential Financial Wellness Survey, January 2017.
4. This product is subject to filing and approval by the applicable jurisdictions. Product terms and conditions may vary from those discussed herein.
9. Results based on feedback provided by 8,440 participants from January 2015 through December 2016.
11. Future capability.
12. Not for all cases. Speak with your Prudential representative.

The Protection Score is a measure of how prepared a group of employees is for the risks of (1) premature death, (2) loss of income due to an illness or injury, (3) out-of-pocket expenses related to an illness or injury, and (4) outliving assets. For each of these risks, the Protection Score is the ratio of Funds Available to Funds Needed, which is estimated using employee demographic information, Prudential survey data, and a variety of credible external industry and government sources. While the first three risks take into account actual coverage amounts employees have to help protect them against those risks (e.g., Life, Disability, CI, and Accident Insurance), the Outliving Assets risk does not (e.g., no actual employee retirement assets and deferral rates). The Outliving Assets risk does not evaluate the sufficiency of employer's or employee's retirement plans and does not constitute retirement advice. The Protection Score is not intended to advise you or any of your employees what their specific financial needs might be or the exact amount of coverage any one individual might need now or in the future. The resulting scores are to be used for an entire group of employees or large demographics within a group. Results are not to be used at an individual level. Individuals should contact a financial professional regarding their personal situation. Prudential is not responsible for uses made of this information inconsistent with the description provided here.

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