PRUDENTIAL FINANCIAL WELLNESS PROGRAM
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What is Financial Wellness?

Prudential believes financial wellness is when individuals adopt the behaviors that result in:

- Managing their day-to-day finances
- Achieving important financial goals
- Protecting themselves against key financial risks

Why Financial Wellness Matters

**Improve Productivity and Engagement**

- 28% of employees are distracted by financial issues at work

**Maximize Benefit Dollars**

- $57 billion early retirement plan withdrawals each year

**Improve Workforce Management**

- 44% of workers plan to retire later than previously planned

Financial Wellness Engagement Programs

Your company has choices

Financial Wellness Program At A Glance

Prudential Pathways:
- Holistic financial education seminars at your workplace with no solicitation
  - Seminar Series
  - 25+ one hour topical seminars
  - Workshop to assist employees with completing important financial wellness exercises
  - Employment transition seminars
  - Executive education seminars
- Delivered onsite at the workplace by local, specially trained, Prudential financial professionals who are selected using stringent criteria
- National coverage
- No cost to you or your employees
- Employer’s benefit plan is integrated into the presentation
- Easy to implement and administer — all communications, registration, satisfaction surveys, data and metrics reporting is handled by Prudential

Digital Financial Wellness:
- Allows all employees to have access to valuable financial wellness content
- Interactive and insightful tools
- Short and relatable educational articles and engaging videos
- Employees personalize their experience based on specific goals and interests
- Webinars available when offered with onsite seminars
- Self-serve financial coaching and digitally enabled access to financial professionals through LINK, Prudential’s technology-enabled, human-assisted advisory platform
- Employers can customize the site with their name, logo and URL
- Engagement and behavioral metrics reporting available
- Turnkey implementation, communication, and engagement services
- Employees contacted via email engage more fully with content: 95% complete self-assessments, 30% open their emails, and 15% use the financial wellness site
SEMINAR SERIES

A series of engaging onsite financial wellness seminars. These easy-to-understand seminars are designed to teach employees how to best manage their financial house in all areas related to financial wellness.

Seminar 1
GREAT STRIDES: Understanding the Fundamentals of Financial Wellness

Specifically, we’ll cover:
- Creating and fine-tuning a budget
- Fundamental concepts of investing, including:
  - Paying yourself first
  - Pre-tax investing
  - Tax-deferred vehicles
  - Principles of time and compounding
- Dollar cost averaging
- Asset allocation concepts
- Savings and investment vehicles to help meet your long-term financial goals
- Challenges in retirement: longevity risk, inflationary risk, and medical expenses
- College funding vehicles

Activities

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Seminar 2
FOR THE LONG HAUL: Building Your Road to Retirement

Specifically, we’ll cover:
- Key elements of a retirement plan
- Building your road to retirement
- Common roadblocks when investing for the future and how to avoid them
- Be better equipped in retirement to keep goals in focus and on track
- How to help manage investment risks through diversification and prudent asset allocation
- Investing pitfalls and how they can be avoided
- Developing a plan for retirement income. Creating a paycheck from the retirement assets you’ve accumulated.
- Overview of Social Security

Activities

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Seminar 3
CRUISING ALONG: Protecting Yourself and Your Loved Ones

Specifically, we’ll cover:
- Why protecting assets is just as important as accumulating assets
- Ways to help protect and secure financial wellness against predictable and unforeseen circumstances
- Various types of insurance, including:
  - Property & casualty
  - Medical
  - Life
- Healthcare in retirement and the role Medicare plays, including:
  - Parts A, B, C, & D
  - Supplemental insurance

Activities

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Seminar 4
THE JOURNEY CONTINUES: Creating a Solid Plan for the Future

Specifically, we’ll cover:
- The importance of maximizing employee benefits
- Optional – A company representative can provide an overview of the employee benefit package
- Common estate planning concepts including:
  - Wills
  - Trusts
  - Beneficiaries
  - Probate
  - Powers of Attorney
  - Medical directives
- Estate planning pitfalls, including:
  - Not having a plan or putting it in writing
  - Not preparing a custodial agreement for minors
  - Neglecting to use common and readily available estate planning documents to minimize taxes and probate court fees

Activities

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This program covers a broad range of topics such as budgeting, college funding, retirement planning strategies, tax and estate planning strategies, and even transitioning from married life.

These educational seminars are intended for every demographic of employee within your organization.

THE BASICS

The Basics of Credit & Banking Services — Establishing and maintaining good credit can be vital for future financial stability. This session covers the advantages and risks of using credit, which banking services to be wary of, and how to choose and maintain a checking account.

The Basics of Saving & Investing — This session provides an overview of the difference between saving and investing. It will also cover the importance of paying yourself first, how interest is calculated, the rule of 72, various types of investments, avoiding credit fraud and more.

Financial Challenges That Matter Most — When experiencing challenges in your life it is important to make sound financial decisions. This session will provide best practices for growing and managing your income, protecting your assets and minimizing debt.

Strategies for College Funding — Paying for college is one of the major financial decisions you will face in life. This session will provide strategies to save for college, including 529 College Savings Plans and Coverdell Education Savings Accounts.

Don’t Try to Predict the Stock Market - Historically making investment decisions by timing the rise and fall of the stock market has proven to not be the best way to maximize investment returns. In this session you will learn about more tried and true approaches to investing in the stock market.

Budgeting and Debt Management - This session focuses on budgeting, how to prioritize your bills and the importance of saving and investing.

Student Loans — How to Pay Off Your Debt - Graduating from college is an exciting time in one's life. Student debt, however, can sometimes make the transition into the working world difficult. This course discusses the impact student loan debt has on borrowers and provides repayment options and payoff strategies.

Is Your Financial House in Order? - This session will cover key concepts such as budgeting, debt management, protection of assets, preparing for retirement and creating a financial legacy for your loved ones.

Steps to Buying and Selling a Home - This session reviews the important decisions and steps that are needed when someone is buying or selling their home.

RETIREMENT

Roadmap to Retirement - This session outlines your journey on the Roadmap to Retirement and discusses actions that you should consider at particular ages to ensure you get the most out of your retirement.

Your Social Security Benefits - This session provides an in-depth explanation on the retirement, disability and death benefits of Social Security.

Are You Prepared for the Financial Challenges in Retirement? - This session will cover the most common challenges faced in retirement and provide strategies to help create a more secure future.

Healthcare in Retirement - Understanding healthcare is important, especially since it will be one of the greatest expenses you face in retirement. This session will highlight what Medicare covers, understanding out of pocket medical expenses, as well as long term care and supplemental insurance. We’ll also provide helpful tips for preparing now to pay for healthcare in retirement.

Retirement Planning Toolkit - Choosing when to retire is a difficult and important decision that involves a number of issues that you may want to consider in your retirement planning. This session will provide the tools you need to make an informed decision.
TAXES & ESTATE PLANNING STRATEGIES

Taking Control of Your Taxes - This session will focus on learning how investment decisions in today's challenging tax environment can impact the income you receive in retirement.

It's Your Estate, Are You in Control? - Estate planning is not just about taxes and how to reduce them. In this session we will discuss that it's also about making sure that your assets are distributed as you wish and to whom you wish.

Estate Planning for the LGBT Community - Estate planning is very important — especially in the LGBT community. This session will provide tips for how LGBT individuals and couples can make sure assets are distributed to whom they wish.

What You Need to Know About the Tax Cuts and Jobs Act - In today's tax environment, it's important to consider the tax implications of investment decisions. This session will examine the Tax Cuts and Jobs Act and look at some efficient opportunities that can help manage taxes.

ASSET PROTECTION

How Insurance Can Help Protect Your Assets - This session will discuss how life, health, auto, disability, long-term care and homeowners insurance can play an important role in your asset protection plan.

What You Should Know About Life Insurance - Life Insurance isn't just to pay for final expenses – in fact, it can be used in multiple ways. This session will uncover uses for life insurance and help you determine how much life insurance you may need, as well as, provide an overview of the different types to consider.

SPECIALTY

Women & Money - Taking Control of your Financial Future - This session will cover results and observations from Prudential's research study “Financial Experiences and Behaviors Among Women” and provide an action plan for women to take control of their financial future.

Financial Challenges of Transitioning from Married Life - This session is for recently widowed or divorced individuals and provides steps for ensuring a more stable financial future.

Financial Challenges of the Sandwich Generation - Caring for children and parents at the same time can be challenging. This session will discuss not only the issues the sandwich generation faces but also potential solutions.

Managing Money for Teens - This session will teach parents of teens or teens themselves how to create a budget, the importance of savings and investing accounts and responsibilities of independent living.

Managing Money for Kids - This session is geared toward younger children and pre-teens and will help frame an understanding of managing money. Topics will include spending tips, how to set money goals and the benefits of saving.

Taking Care of Your Loved Ones as They Age - This session discusses the various issues caregivers face when taking care of aging loved ones and the importance of developing a caregiving plan.

Teaching Your Children Good Money Habits - It's never too early to teach children about basic money management. This session will look at some age-by-age questions and lessons to help you reinforce your family's values about spending, giving, and saving.

WORKING SESSION

Pathways Working Session - Attendees will complete several exercises to help organize their financial life, identify the type of retirement they wish to have and begin creating financial strategies.

EXECUTIVE SERIES – 90 MINUTES EACH

Advanced Asset Accumulation - This session will help you gain a better understanding of the financial concepts behind investing within your portfolio, tax planning, wealth creation and preservation, risk management as well as protecting your assets. Learn how to effectively accumulate and distribute deferred compensation funds and common stock options & grants.

Advanced Asset Distribution - Attend this session to learn more about distribution of assets and tax sensitivity, strategic deferred compensation and how the assets you've accumulated can ensure an income stream in retirement.

Advanced Estate Planning Strategies - This session will cover the four-step estate planning process along with different types of trusts, portability of exemption of spouses, and more.
A major change in employment, like a job loss or retirement, is an impactful event in an employee’s life. It’s a time when employees most need education about making benefit decisions and managing their financial wellness.

**Tap into the expertise of a trusted partner to educate your transitioning employees**

The New Beginnings financial education seminars can be a good fit for companies that are:

- Facing mass layoffs or terminations
- Offering early retirement and retirement packages
- Have location closures that impact your workers’ employment

**New Beginnings focuses on steps employees can take to help improve their financial wellness during the transition into retirement or to another employer**

Seminars provide education and tools, as well as outline actions that employees can take to manage their financial and benefit decisions that have to be made.

Employers can choose from two seminars:

- **Transitioning Successfully into Retirement**: For employees who will retire from the workforce
- **Managing Employment Change**: For employees who will stay in the workforce but not with their current employer

Seminars take a deep dive into topics, such as:

- Transition and portability of benefits
- Managing cash flow
- Unemployment compensation
- Severance package details
- Protecting retirement savings
- Health insurance replacement
- Social Security
- Estate planning strategies

Employer can request a financial professional to be present onsite as needed or on a regularly scheduled basis. Onsite Financial Professionals can:

- Answer questions related to overall financial wellness
- Help employees better understand their benefit plan and how to use it more effectively
- Conduct a thorough evaluation of employee’s current needs and goals
- Run complimentary projections for key financial areas (e.g., retirement, college planning, life insurance coverage, etc.)
- Attend benefit and/or wellness fairs to support financial wellness initiatives & promote seminar registration and participation
Making financial education a positive experience for employees

We’re working hard to give employees the information and tools they need to achieve financial wellness. That’s why we’re proud to present the participant survey results from our Pathways financial wellness series.

Employer Testimonials:

“Prudential Pathways has been an integral part of our financial wellness strategy at Cintas. Since rolling out this program in August of 2016, they have proven themselves as great partners time and time again. Their coverage map across the country allows us to offer the program to the majority of our employees at times that are convenient for the location. The speakers are licensed and engaging. We have received rave reviews from our employees around the country on their presenters. For our more remote employees, Prudential worked with us to develop a virtual website solution. We are grateful for the time and effort Prudential has put into developing this strong program!”

- Cintas

Employee Testimonials:

“Access to presenter to get questions answered.”

“Brought up items that I have been thinking about and now feel more confident crossing off the “To Do list”.”

“Exposure to areas not discussed anywhere else in life (Medicare, insurance).”

“Feeling like I can take control of my finances—finally!”

5. Results based on feedback provided by 22,447 participants from January 2015 through June 2018.
6. Positive ratings of “very satisfied” or “extremely satisfied.”
7. Defined as “promoters” giving ratings of 7–10 out of an 11-point recommend scale. 7 (very likely) – 10 (extremely likely).
8. Positive ratings of “very good” or “excellent.”
Financial wellness is important to your employees. Providing employees with access to financial wellness education and tools can help them adopt the behaviors that result in managing their day-to-day finances, achieving important financial goals, and protecting themselves against key financial risks. It may also help them better prepare financially for major life events like retirement, as well as setting and achieving other goals.

A convenient way to start achieving financial wellness

Your employees need to act — and the Financial Wellness Center helps make it easier for them to do so.

The center hosts relevant content that engages employees across a wide range of topics, including: budgeting, debt management, life insurance, estate planning strategies, college funding, and saving for retirement. And it helps them learn on their terms, with content that includes:

- Over 100 short and relatable educational articles
- Monthly webinars, which complement our onsite learning seminars
- Engaging, topic-specific videos
- Tracking spending by category
- Interactive and insightful tools, including self-assessment and budgeting tools
- Managing personal finances and a budget on a single site
- Consolidating bank and credit accounts from 15,000 institutions and providers

The self-assessment tool drives action to help educate your employees:

- A simple 20-question survey on key financial behaviors
- An engaging and visual assessment with manageable steps
- Provides suggested areas of focus to improve financial wellness

Prudential can help engage your employees:

- Introductory email
- Banner with portal link on benefits site or intranet
- Materials at benefit fairs and wellness events
- Invitations to monthly webinars
- Personalized monthly emails upon registration
- Life event trigger messaging
- Onsite signage

The budgeting tool helps your employees manage their day-to-day finances:

- Managing personal finances and a budget on a single site
- Consolidating bank and credit accounts from 15,000 institutions and providers
- Tracking spending by category

9. Employee financial information will not be shared with the employer.
WEBINARS

Scheduled Webinars — 1:00 to 1:30 p.m. ET

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<thead>
<tr>
<th>Date</th>
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<tr>
<td>January 25</td>
<td>Is Your Financial House in Order?</td>
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<td>February 22</td>
<td>Taking Control of Your Taxes</td>
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<td>March 22</td>
<td>The Basics of Saving &amp; Investing</td>
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<td>April 19</td>
<td>Roadmap to Retirement</td>
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<td>May 24</td>
<td>Strategies for College Funding</td>
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<td>June 21</td>
<td>It’s Your Estate, Are You in Control?</td>
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<td>July 19</td>
<td>Student Loans – How to Pay Off Your Debt</td>
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<td>August 23</td>
<td>Financial Challenges That Matter Most</td>
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<td>September 5, 12, 19, 26</td>
<td>Four-Part Pathways Series</td>
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<td>September 20</td>
<td>What You Should Know About Life Insurance</td>
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<td>October 18</td>
<td>How Insurance Can Help Protect Your Assets</td>
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<td>November 15</td>
<td>Retirement Planning Toolkit</td>
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<td>December 6</td>
<td>Budgeting &amp; Debt Management</td>
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LINK BY PRUDENTIAL

Fully automated and needs-driven, LINK offers:

- Financial coaching for every life stage
- Access to financial professionals by phone, if requested
- Self-service capabilities
- An integrated solution to help optimize existing benefits

REPORTING AND METRICS THAT HELP YOU MEASURE PROGRESS

Learn more about how your employees prefer to engage with content, tools and topics they are most interested in. Available metrics include:

- Financial Wellness Center utilization:
  - Demographics and content
- Email funnel:
  - Open rate, click-through rates
- Self-Assessment tool usage:
  - Aggregate reporting of employee groups
- Financial Wellness views:
  - Assessment results and financial stress trends

An effective way to engage employees

Portal visitors were

- 2X more likely to visit the site if relevant content is refreshed regularly
- 75% of visitors interacted with the content
- 30% of email metrics are well above industry standard
- 20% of click-through rates

10. Please keep in mind that emails will only be used to send the information noted. Employees will also have the opportunity to opt-out from receiving future emails from Prudential if they are not interested in financial education. Prudential is committed to maintaining the privacy of your employees’ email address and the security of our computer systems.

11. Prudential 2016 pilot that involved 90,000 employee participants shows the portal’s effectiveness.
The Benefits of Financial Wellness Education

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<th>Employers can:</th>
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<td>Demonstrate concern for employee well-being</td>
<td>Receive objective financial education in person from experienced local financial professionals</td>
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<td>Reduce questions coming from your employees about what to do, which in turn saves time</td>
<td>Access online financial wellness education and tools including articles, videos, assessments and projections</td>
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<td>Non-solicitation — objective financial education</td>
<td>Have a dedicated resource who is licensed and registered to answer all of their questions</td>
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<td>Easily put the program in place with little administrative time and at no cost</td>
<td>Attend seminars at their worksite for their convenience and bring guests</td>
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<td>Help improve employee satisfaction and productivity</td>
<td>Learn how benefits fit into their overall financial wellness</td>
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<td>Provide education to suit the needs of all employees</td>
<td>Feel increased satisfaction and improve productivity</td>
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<tr>
<td>Inspire employees to improve their financial wellness</td>
<td>Learn how to best manage their finances day-to-day</td>
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<td>Reach all employees, regardless of location</td>
<td>Achieve important financial goals and protect themselves against key financial risks</td>
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Contact Your Prudential Representative today to discuss how this workplace solution can help your employees.

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“Prudential Advisors” is a brand name of The Prudential Insurance Company of America and its subsidiaries.

Prudential and its representatives do not give legal or tax advice. Please consult your own advisors regarding your particular situation.

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