Meeting Financial Wellness Challenges Together

Programs, Solutions, and Engagement
AMERICA’S WORKERS NEED FINANCIAL WELLNESS

Most workers 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 individuals are not financially well, they’re more stressed, less productive, and increasingly likely to be absent and delay their retirement.

There’s a growing need among Associations to address this issue. That’s why Prudential offers a full suite of financial wellness solutions.

WHEN INDIVIDUALS ARE FINANCIALLY WELL, THEY ADOPT BEHAVIORS THAT RESULT IN:

Managing their day-to-day finances
Achieving important financial goals
Protecting against key financial risks
OUR FINANCIAL WELLNESS SOLUTIONS HELP ASSOCIATIONS:

Improve presenteeism, productivity, and engagement

70%
Of HR professionals say financial issues impact individual performance

Improve workforce management

$57 BILLION
Early retirement plan withdrawals each year

Maximize benefit dollars

1X TO 5X
Increase in health issues by diagnosis for individuals experiencing financial stress

Communicate to a multigenerational workforce

5 GENERATIONS
In the workplace with varying needs and different life stages
OUR APPROACH HELPS MEMBERS ACHIEVE FINANCIAL WELLNESS

DISCOVER the unique needs of your members.

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

Protection Score℠
Our proprietary tool, helps identify specific groups most susceptible to unexpected financial risk

Financial Wellness Self-Assessment
Members can discover where they may want to enhance their financial wellness.

Health & Productivity Analytics
Translate complex disability and life data and trends into real, actionable practice, and connect the dots to financial wellness
**DESIGN solutions that meet those needs.**

**Online Budgeting**
Helps members manage their day-to-day finances and budget on a single website.

**Transition and Beneficiary Services**
Access to digital tools, support, and professional advice for our beneficiaries and members in transition.

**Available Association Plans**
Including Life, Accidental Death & Dismemberment, Disability, Critical Illness, and Accident Insurance coverages.

**Student Loan Assistance**
Helps members compare and choose the right repayment scenarios for them. Includes virtual one-on-one counseling. (Coming Soon)

**Guaranteed Income For TomorrowSM (GIFT)***
An individual deferred income annuity that lets members build a guaranteed stream of retirement income payments that they cannot outlive.

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

**Prudential Pathways®**
On-site financial education with webinar capability

**Financial Wellness Digital Portal**
Combines learning and financial tools with personalized content to help members improve their financial wellness

**Enrollment Strategies**
Taking a consultative approach to delivering the most effective enrollment strategy

PREP*, our digital, device-friendly platform, provides a member-focused, easy enrollment experience

**LINK by Prudential**
Delivers personalized guidance for each member from financial professionals connected to today's technology

**One-on-One Coaching**
Provides personalized guidance to help achieve financial wellness (Coming Soon)

*Powered by Afinium.
ONSITE EDUCATION INSPIRES MEMBERS TO TAKE ACTION

• Holistic, non-solicitous onsite financial education
• Integrates an Association’s benefits package
• Presented by local Prudential Financial Professionals

• Tailored education for specific needs
• Multiple formats include multi-part series and one-hour seminars
• Turnkey implementation
• No cost
• Expanded reach through digital platform with webinar capabilities
Janet had a beautiful baby boy, Liam, and has just returned to work from maternity leave.

**Just-in-time Engagement for Janet**

- Receives email on the importance of protection for her baby and family.
- Reviews articles on Budgeting and need for life insurance.
- Takes a self-assessment to understand her finances and student loan debt.

**Leads to Personalized Learning**

- Responds on the assessment that she's getting serious about insurance protection and managing her budget.
- Reviews content and videos on asset protection & family finances.

**Which triggers Needs-Based Actions**

- Changes her life insurance coverage at enrollment.
- Manages her student loan via Student Loan Assistance.
- Leverages LINK by Prudential to assess her finances, and connects with an advisor.

**Technology Enablers**

- Predictive user profile
- A/B testing
- Content strategy
- Personalization engine
- Intelligence
- Marketing Automation
- Advanced web analytics
- Live event triggers
- Association partnership
HELPING MEMBERS CONNECT TO THEIR FINANCIAL FUTURE

LINK by Prudential will help members see the big picture of what they have and what they need, build a roadmap to help make dreams a reality, and connect with advanced technology and there-for-you advisors ready to help with solutions unique to the members.

Using LINK, members can:

- Build their profile by answering basic questions about themselves and their finances.
- Create a timeline of their financial goals.
- Receive personalized solutions to help members reach their goals.
- Connect with a licensed financial professional by phone or video.
**Delivering Results: Associations Can Measure**

**Digital**

30% Average individual email open rates

95% Complete the self-assessment

3-4% Email click-through rates

10% Register on the site

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**Onsite**

97% Of seminar attendees plan to maximize their benefits

94% Rated seminar information as valuable

95% Of seminar attendees will rebalance their portfolio

95% Rated the seminar content as easy to understand

95% Would recommend program to friend/co-worker
A HOLISTIC EXPERIENCE FROM A TRUSTED BRAND

For Associations, our capabilities:

- Offer multiple channels of member engagement
- Promote greater understanding and utilization of member benefits
- Help improve the financial health of members

For members, our capabilities:

- Offer valuable financial education digitally, by phone or video, or in person
- Provide access to a wide range of engaging digital educational content, tools, and videos
- Help them learn concepts, assess their needs, and take action

The Protection ScoreSM is a measure of how prepared a group of members 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 member 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 members 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 member retirement assets and deferral rates). The Outliving Assets risk does not evaluate the sufficiency of association’s or member’s retirement plans and does not constitute retirement advice. The Protection Score is not intended to advise you or any of your members 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 members 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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Guaranteed Income For Tomorrow (GIFT) is not a gift annuity, and there is no actual gift or tax deduction.

Annuity contracts contain exclusions, limitations, reductions of benefits, and terms for keeping them in force.

GIFT is distributed through direct response solicitation with no financial professional involvement. No product recommendations are provided to the buyer.

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