

# Financial Wellness 360<sup>®</sup>

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

## Building a foundation today creates a more secure tomorrow

The fact is, a large portion of Americans, across all income levels, are dealing with basic financial health issues that need to be resolved before they can feel like they are in a position to make elective deferrals into a retirement plan. Most people live paycheck to paycheck.<sup>1</sup> People are in debt, and nearly half don't have enough on hand to cover a minor emergency, which leads to loans.<sup>1</sup>

It doesn't have to be that way. Real financial wellness is about behavior change. A truly holistic financial wellness program can target the real issues such as saving, reducing debt and getting on a monthly budget. Here's how our Financial Wellness 360 program offers flexible solutions to meet the needs of your diverse workforce.

Personalized financial  
education by Enrich™

Retirement Readiness  
resources



Legal, financial  
and grief resources  
through LifeWorks

Student loan assistance  
through BenefitEd™

Prepared for:



## 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

## Personalized financial education by Enrich™

Enrich provides behavior-changing, interactive financial education to help employees improve their financial well-being. Key features include:

- Courses with interactive content adapted to unique user needs
- Financial behavioral analysis
- Individualized prescriptive action plans
- Assistance with realistic goal setting

Employees receive a highly personalized and interactive experience as they learn about important financial topics like student debt, mortgages, budgeting, investing, retirement, long-term care and more.

Employees answer a financial check-up questionnaire to get personalized content, action items and set up regular check-ins. Enrich uses artificial intelligence (AI) to “learn about the learner” to identify preferred content formats (e.g., videos, articles, courses) and further tailor the experience for each employee.

Enrich “checks in” with the employee to learn about stress levels, financial goals that have been achieved and so on, so they can continue to guide them through their next objectives. The “check ins” consistently indicate reductions in financial stress across generations, as employees learn to better manage their finances and live within their means.

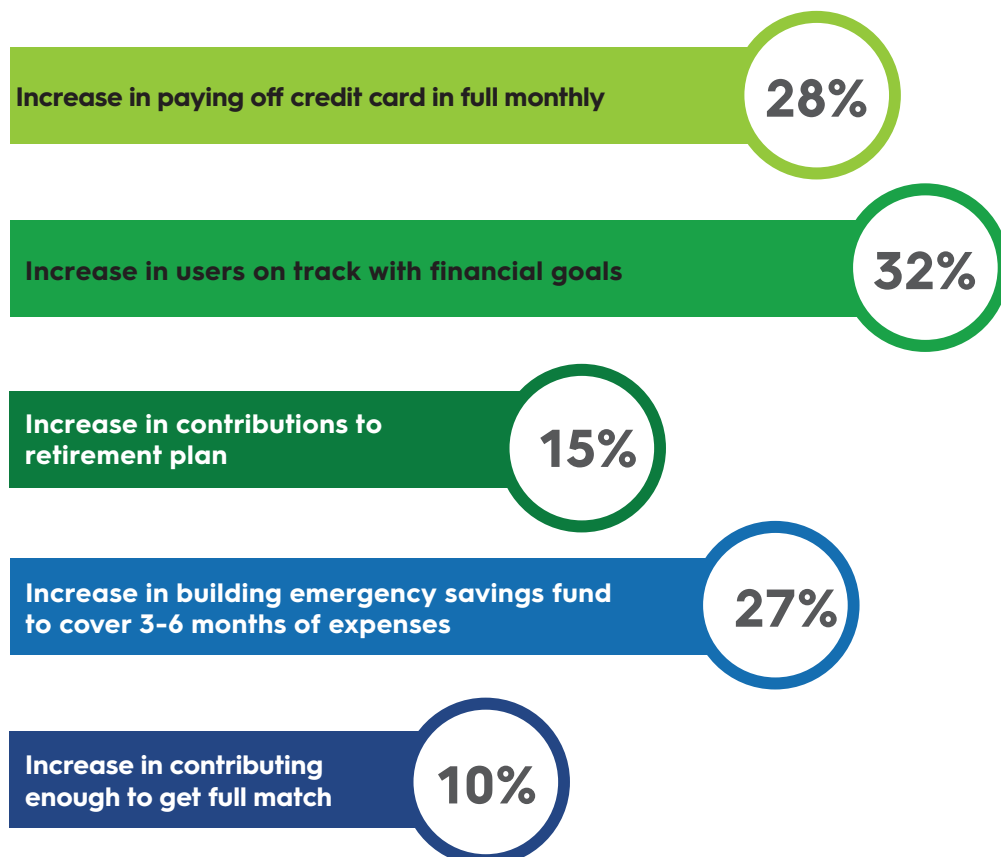
There is no additional cost to the plan sponsor or participant for using the tools and resources. Participants simply access them under the Financial Wellness tab on [securian.com/retirement](https://securian.com/retirement).

Over 12 months  
active Enrich  
users saw a

**55%**

increase in  
savings.<sup>2</sup>

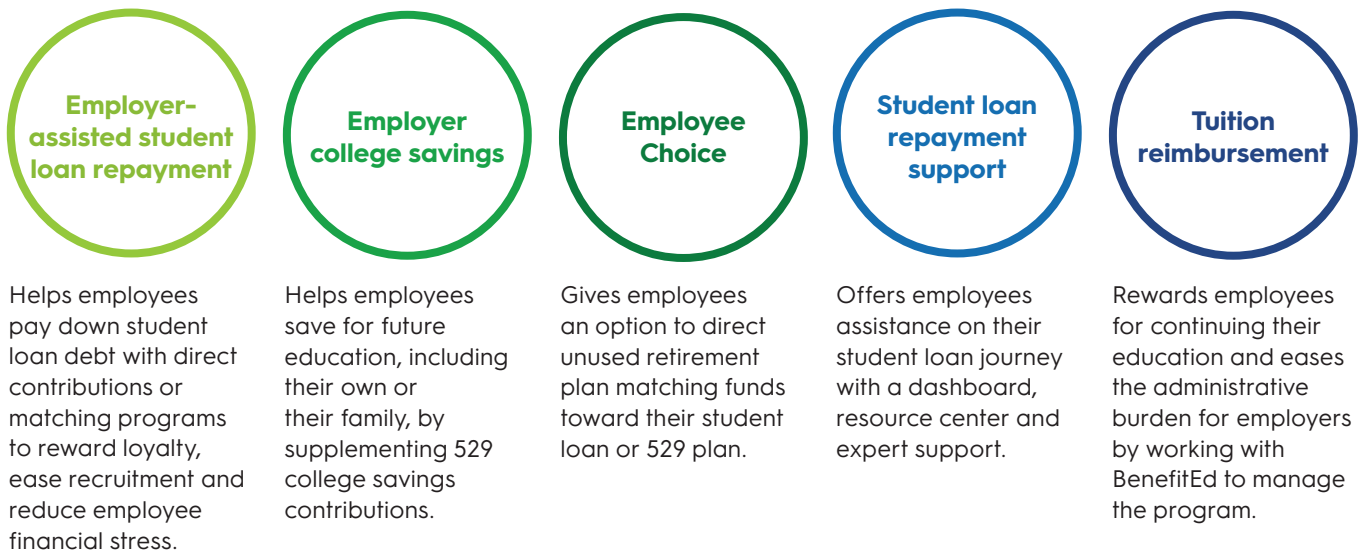
## Here's how Enrich helped employees in 2019



A third of all U.S. employers are expected to offer some form of student loan repayment program by 2021, up from 8 percent in 2019.<sup>3</sup>

## Student loan assistance through BenefitEd™

BenefitEd provides a full suite of student loan benefits that can assist many members of a workforce - regardless of age. These programs can boost any financial wellness program and, in turn, help employers attract and retain top talent. Solutions include:



Plan sponsors must elect to offer the BenefitEd student loan assistance component to their participants. Fee applies and is dependent on the number of enrolled participants in the program. Contact your Securian Financial representative to get started.

## Legal, financial and grief resources through LifeWorks by Morneau Shepell

This suite of complimentary professional services and self-service resources helps employees address today's financial challenges and plan for tomorrow. Available online and by phone 24/7/365, employees (and their dependents) can talk to counselors or legal professionals and access tools when they need them - without having to enroll. Services include:

- Confidential financial advice, support
- Financial assessments, articles and tips
- Will preparation tool
- Legal and grief counseling to help with the impacts of significant life events



**Legal** - Includes access to a full suite of online services, including simple will preparation, templates and other resources, plus a free 30-minute consultation per issue by phone or in an attorney's local office. Additional services are available at a 25 percent discount of the attorney's hourly fee.



**Financial** - Includes online access to a financial fitness assessment and phone access to accredited financial counselors to answer questions or schedule a 45-minute counseling session per issue on topics such as:

- Budget analysis
- Credit management
- Bankruptcy
- Savings goals
- Home ownership
- College funding
- Retirement considerations
- Basic estate considerations
- Tax considerations/preparation



**Grief support** - Access master's-level consultants by phone for any stage of grief. Referrals to outside agencies, such as support groups, public agencies and community-based resources on a broad range of issues related to the loss of a loved one.

There is no additional cost to the plan sponsor or participant for using services. But, plan sponsors must elect to offer the Legal, financial and grief resources to their participants. Contact your Securian Financial representative to get started.

## Retirement Readiness resources

Retirement Readiness offers self-service, interactive tools and resources to educate employees on every step of their retirement journey.

Key features include:

- **The Retirement Income Projection Tool** – Identifies gaps to help employees get into their “Target Zone” and keep them there so they’re retirement ready
- **Engaging educational tools and resources** – Newsletters, videos and campaigns cover a variety of key retirement topics and offer insights to help them develop healthy financial habits
- **Calculators and planning tools** – Provide employees with relevant savings and investing information at every stage of their life
- **Simplified investing strategies** – Help streamline asset allocation decisions for participants, including age-based, risk-based and personalized portfolios

There is no additional cost to the plan sponsor or participant for using these services. Participants simply access them on [securian.com/retirement](https://securian.com/retirement).

**70%**  
of employees  
are saving less  
for retirement  
than they think  
they should.<sup>4</sup>



### Learn more

If you’re a plan sponsor, contact your financial professional or Securian Financial representative.  
If you’re a financial professional, contact our sales team at **1-877-876-4015**.

1. PwC’s 9th annual [Employee Financial Wellness Survey](#), PwC US, 2020.

2. [Enrich Behavioral Change Results](#). Enrich 2019 research summary.

3. [Society for Human Resource Management \(SHRM\)](#) Employee Benefits Survey, 2019.

4. [“Despite improvement in their financial wellbeing, U.S. workers remain worried,”](#) Willis Towers Watson press release, February 11, 2020.

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INVESTMENTS  
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