



MEETING FINANCIAL WELLNESS CHALLENGES TOGETHER

► Benefit experiences that help create and protect financial wellness.

The Prudential Insurance Company of America (Prudential)
0310871-00008-00





**WILL THE WEBINAR BE
RECORDED?**

YES!

**(WE WILL SEND YOU A LINK TO
THE RECORDING
AFTER THE WEBINAR).**



WILL THE SLIDES BE AVAILABLE?

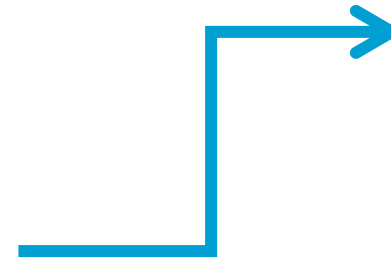
YES!

**(WE WILL SEND YOU A LINK TO
THE PDF
AFTER THE WEBINAR).**



HOW DO YOU ASK QUESTIONS?

Type your question into
the "Questions" panel



The screenshot shows the GoToWebinar Control Panel with the following sections:

- Screen Sharing**
- Dashboard**
- Attendees:** 1 out of 1001
- Audio**
 - Use:** ☒ Telephone ☐ Mic & Speakers
 - Dial: +1 (415) 655-0059
 - Access Code: 732-878-437
 - Audio PIN: 77**
 - If you're already on the call, press #77# now.
 - [Problem dialing in?](#)
- Talking:**
 - Webcam**
 - Questions**
 - ☐ Show Answered Questions
 - | Question | Asker |
|----------|-------|
| | |
| | |
| | |
 - Type answer here
 -
 - Polls**
 - Chat**
- Test - Witnessing History**
Webinar ID# 154-586-243
- GoToWebinar**

TODAY'S SPEAKER



Ketty Trivedi
VP, Strategic Marketing, Workplace Solutions Group
Prudential

WHAT IS FINANCIAL WELLNESS?

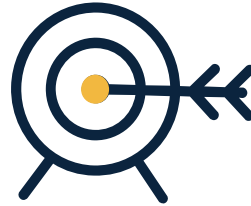
PRUDENTIAL BELIEVES FINANCIAL WELLNESS IS WHEN INDIVIDUALS
ADOPT THE BEHAVIORS THAT RESULT IN:

1



Managing their
day-to-day finances

2



Achieving important
financial goals

3



Protecting themselves
against key financial risks

WHY IT MATTERS FOR EMPLOYERS

Help Improve Presenteeism, Productivity, and Engagement



of employees are distracted by financial issues at work¹



of HR professionals say financial issues impact employee performance²

Help Improve Workforce Management

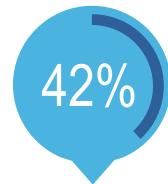


of workers plan to retire later than previously planned³



1 to 1.5%
higher employer costs if employees delay retirement by one year⁴

Maximize Benefit Dollars and Employee Health



of employees expect to use money held in retirement plans for non-retirement expenses⁵



People with unstable finances report higher levels of physical pain⁶

Communicate to Multigenerational Workforce



generations in the workplace with varying needs and different life stages



Challenges in communicating and educating the multigenerational workforce. Lack of access to financial advice based on need

1. PwC, Employee Financial Wellness Survey, 2018. 2. Society for Human Resource Management (SHRM), "Financial Wellness in the Workplace," May 2014. 3. PwC, Employee Financial Wellness Survey, 2018. 4. Prudential, "Benefits Optimization: Insights into Benefit Plan and Portfolio Design," 2016. With supporting research and analysis conducted by the University of Connecticut's Goldenson Center for Actuarial Research. 5. PwC, Employee Financial Wellness Survey, 2018. 6. Eileen Y. Chou, Bidhan L. Parmar, Adam D. Galinsky, "Economic Insecurity Increases Physical Pain," Psychological Science, February 18, 2016.

COLLABORATE TO BUILD A FINANCIAL WELLNESS PROGRAM



DISCOVER employee and employer challenges related to financial wellness

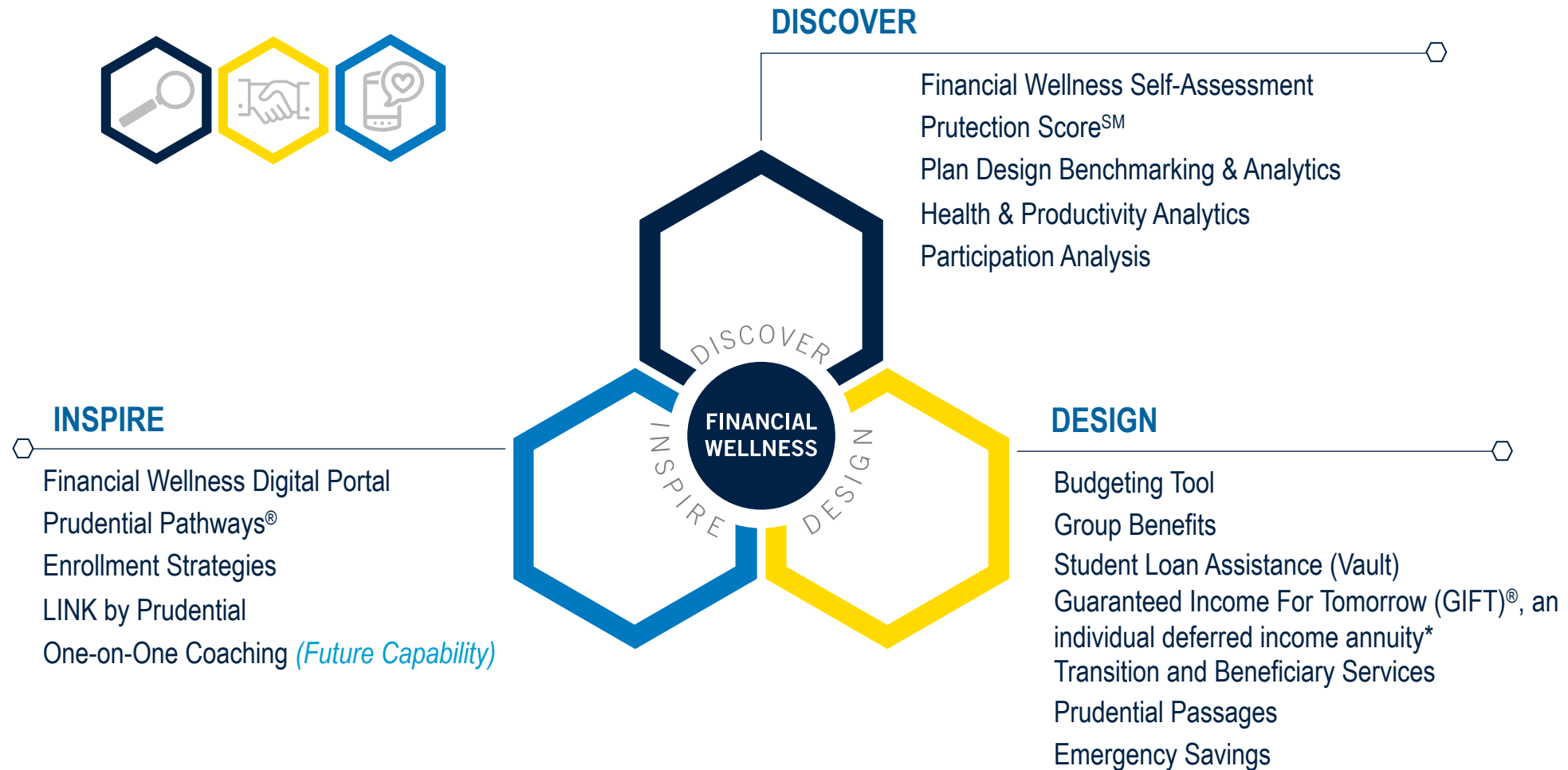


CONSULT on program design, content, and modes of delivery



IMPLEMENT program with employee engagement support to help maximize action

OUR FINANCIAL WELLNESS APPROACH



**This product is subject to filing and approval by the applicable jurisdictions.
Product terms and conditions may vary from those discussed herein.*



FINANCIAL WELLNESS PROGRAMS

ONSITE EDUCATION



- ◆ Holistic financial education seminars at your workplace with no solicitation
- ◆ Custom financial wellness program design support provided
- ◆ Delivered onsite at the workplace by local, specially trained, Prudential financial professionals who are selected using stringent criteria
- ◆ National coverage
- ◆ One-on-ones available
- ◆ No cost to employers or 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

FINANCIAL WELLNESS DIGITAL PORTAL EXPERIENCE

EMPLOYEES CAN ACCESS:

- ♦ Interactive tools: Self Assessment, Budgeting, Retirement, Life Insurance, Disability Insurance, and more
- ♦ Short & relatable educational articles
- ♦ Engaging videos
- ♦ Life Events Center
- ♦ Personalized employee experience based on specific goals and interests
- ♦ Webinars when offered with on-site seminars

EMPLOYERS CAN:

- ♦ Customize the site with their name, logo, and URL
- ♦ Access engagement and financial wellness metrics
- ♦ Leverage turnkey communication and engagement services

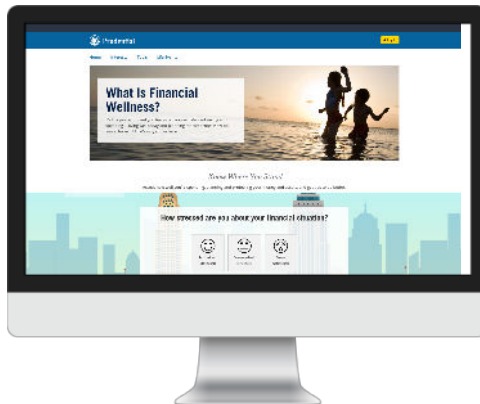
ENGAGEMENT CHANNELS:

- ♦ Email, Employer/Member Benefit Channels, platform integration

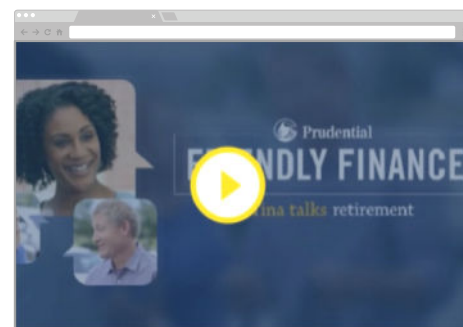
Albums – Packaged content



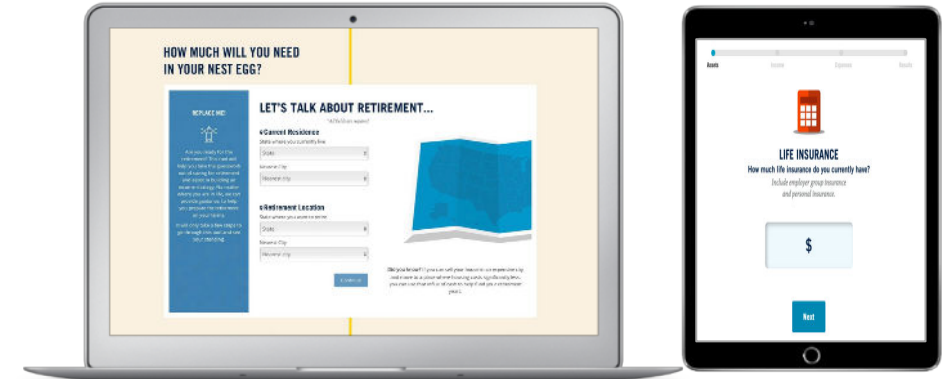
Educational Articles



Engaging videos



Interactive Tools



LINK BY PRUDENTIAL



50% of Americans don't know where to turn when they need financial advice and support

68% do not have a trusted advisor who offers comprehensive lifetime financial planning.



Prudential's technology-enabled, human-assisted advisory platform helps these employees to achieve their financial goals



**Financial guidance
for every life stage**



**Automatic investment
diversification.**



**Self-serve digitally, or
via human assistance
over phone**



**A low minimum
investment.
Transparent fees.**



**Investments, Income
Guarantees,
& Protection**



**Integrate to optimize
existing benefits**

STUDENT LOAN ASSISTANCE

WEB TOOL

- ♦ Helps individual compare and choose the most appropriate of 70+ repayment scenarios for their unique situation

IMPACT CALCULATOR

- ♦ Helps individual measure impact of a repayment choice

1:1 SUPPORT

- ♦ Virtual 1:1 repayment counseling

PRUDENTIAL PILOT
RESULTS SHOW MEANINGFUL
MONTHLY SAVINGS

\$251



Reduce Debt

Average payment reduction
with Student Loan Assistance

89%



Fuel Recruiting

Job seekers believe
employers should help
with student loans

67%



Boost Wellness

Employees improve their
financial picture with
Student Loan Assistance

6.25%



Create Balance

Average debt-to-income
ratio reduction with
Student Loan Assistance

WHAT WELLNESS LOOKS LIKE IN ACTION

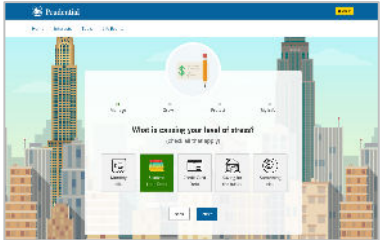


● JUST-IN-TIME ENGAGEMENT

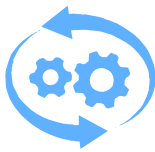
Receives email on the importance of protection for her baby and family.



Takes a self assessment to understand her finances and budgeting.



Attends an in-person seminar onsite.



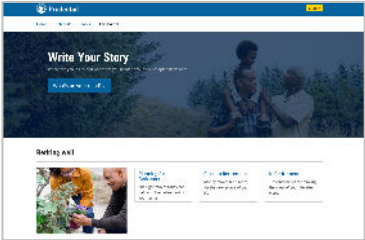
- Predictive user profile
- A/B testing
- Content strategy

● LEADS TO PERSONALIZED LEARNING

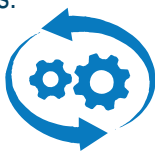
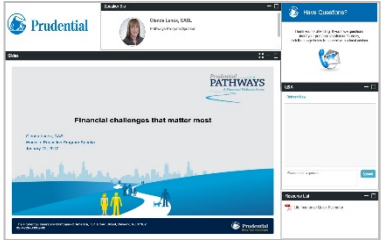
Selects a response on the assessment indicating she's getting serious about insurance protection and managing debt.



Reviews content and videos related to asset protection & family finances.



Registers for a Pathways webinar to learn more about the importance of savings.



- Personalization engine
- Intelligence
- Marketing automation

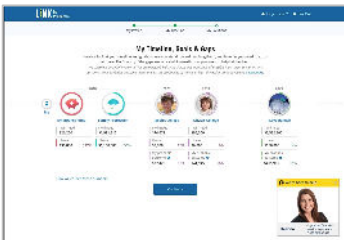
● WHICH TRIGGERS NEEDS-BASED ACTIONS

Requests an in-person meeting to assess her future financial goals.

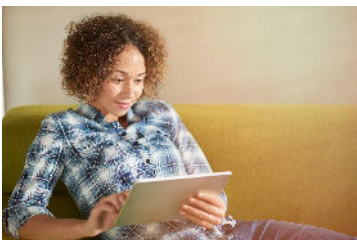


OR

Leverages LINK to create a personalized financial plan and connects with an advisor.



Changes her life insurance coverage at enrollment & increases her contributions for retirement.



- Advanced web analytics
- Live event triggers
- Employer partnership

EMPLOYER REPORTING AND METRICS

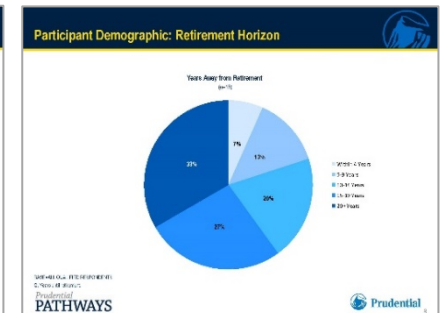
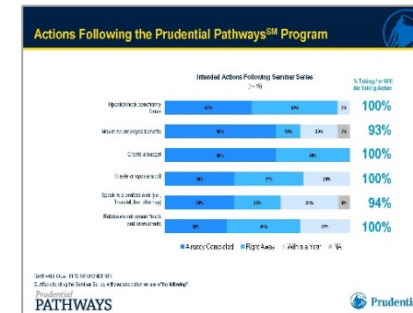
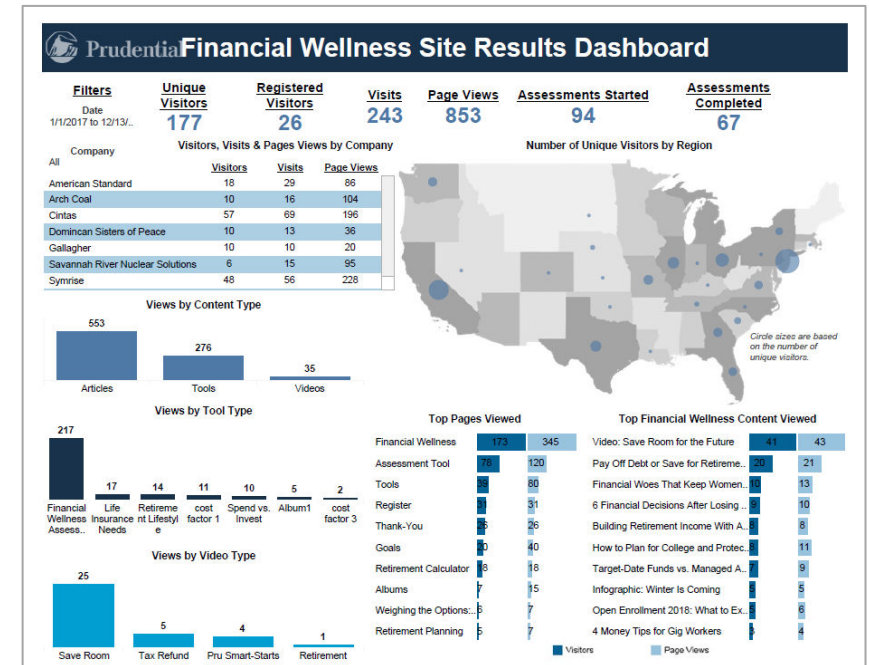
DIGITAL REPORTING:

- ◆ **Financial Wellness Portal Utilization:** Demographics and portal content
- ◆ **Email Funnel:** Open rate, click-through rates
- ◆ **Self-Assessment usage:** Aggregate reporting of employee groups
- ◆ **Financial Wellness Views:** Assessment results and financial stress trends

ONSITE REPORTING:

- ◆ **Attendance & requests** for one on ones
- ◆ **Satisfaction levels** with the seminar speaker and tools
- ◆ **What attendees liked best & would like to see improved**
- ◆ **Topics** they'd like to learn more about

Prudential will leverage the employee engagement metrics to optimize the way we engage with employees





EMPLOYEE ENGAGEMENT RESULTS

DIGITAL¹

15% Utilization of the site

30% Average employee email open rates

3-4% Email click-through rates

95% Complete the self-assessment

10% Register on the site

Personalization results in increased engagement

ONSITE²

97% of seminar attendees plan to maximize their employee benefits

95% of seminar attendees will rebalance their portfolio

96% Extremely likely to recommend program to friend/co-worker

95% rated seminar information as valuable

92% Rated the seminar content as easy to understand

2019 ROADMAP



Discover

- ◆ **Financial Wellness Customer Success Team:** partner with employers to drive engagement and outcomes
- ◆ **Employer Reporting:** enhanced reporting of financial wellness activities and outcomes for Retirement plan sponsors



Design

- ◆ **Financial Life Event Solutions:** student debt management, near retiree planning including retiree healthcare costs, job switching (Pru Passages), and general debt management
- ◆ **LINK by Prudential:** integration of employee benefits into Prudential's hybrid advice and solutions platform; emergency savings
- ◆ **Emergency Savings:** in-plan retirement emergency savings solution



Inspire

- ◆ **Prudential Pathways:** expanded menu of webinars and seminars
- ◆ **Gamification:** personalized digital onboarding, progress tracking, and other features to drive engagement
- ◆ **Financial Coaching:** coaching on foundational topics such as budgeting
- ◆ **Mobile:** new financial wellness app for Retirement participants



Q&A

Learn more: plansource.com

Contact: cat.miler@plansource.com

SHRM: Activity 19-YSQRG

HRCI: 380619

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.

Annuity income payments and any distribution made under the annuity are subject to ordinary income tax.

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

All guarantees are backed by the claims-paying ability of the issuing company.

The **Protection ScoreSM** is a measure of how prepared a group of employees are 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 are 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.

Prudential Pathways® seminars are provided by a Prudential Financial Professional with The Prudential Insurance Company of America and are not intended to market or sell any specific products or services. Offering this seminar does not constitute an endorsement of Prudential products or services in any way.

Prudential Financial, its affiliates, and their financial professionals do not render tax or legal advice.

Prudential LINK is an umbrella marketing name for Prudential Customer Solutions LLC ("PCS"), Prudential Annuities Distributors, Inc. and various subsidiaries of The Prudential Insurance Company of America.

Investment advisory products and services are made available through Prudential Customer Solutions LLC, an SEC registered investment adviser.

PCS is not a licensed insurance agency or broker. Life insurance and annuities are issued by The Prudential Insurance Company of America (sometimes referred to as "PICA"), Pruco Life Insurance Company (except in New York, issued by Pruco Life Insurance Company of New Jersey), Newark, NJ (main office). Variable annuities are distributed by Prudential Annuities Distributors, Inc., Shelton, CT and sold by registered representatives of Pruco Securities, LLC ("Pruco"), member FINRA, SIPC. All are Prudential Financial companies and each is solely responsible for its own financial condition and contractual obligations.

Prudential LINK financial representatives are licensed insurance agents and appointed to represent The Prudential Insurance Company of America and its affiliated insurers and are registered representatives of Pruco.

Prudential LINK and LINK by Prudential occasionally may be referred to as LINK.

PruPassagesSM is available to Group Insurance contract holders. It provides their insureds and/or former insureds with the options to continue life insurance coverage that is no longer available under a group contract. Individuals may be contacted by licensed financial professionals affiliated with Prudential to explain available insurance continuation options and answer questions. For use as a Presentation only.

©2018 Prudential Financial, Inc. and its related entities. All rights reserved. These materials are protected by law, including but not limited to United States copyright, trade secret, and trademark law. No part of these materials, including the trademarks, copyrights, trade secrets, and other proprietary and protected information, may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the express prior written permission of Prudential Financial, Inc. Prudential vigilantly protects and aggressively enforces its rights to the fullest extent permitted by law. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

Group Insurance coverage is issued by The Prudential Insurance Company of America, and Annuities are issued by Prudential Annuities Life Assurance Corporation, Shelton, CT (main office), except in New York, in which they are issued by Pruco Life Insurance Company of New Jersey, Newark, NJ (main office). They all are Prudential Financial companies, which are solely responsible for their own contractual obligations.

©2018 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.