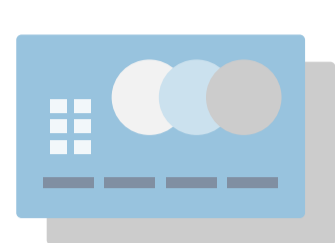




HELP MEMBERS OVERCOME THEIR UNIQUE FINANCIAL CHALLENGES

You have an opportunity to help your members achieve their financial goals and save for the retirement they deserve amid a changing benefits landscape. Here are five areas they need help with:

▶ Managing Debt



52%

of members say reducing credit card debt is a key financial goal.¹



60%

of members are worried about getting out of debt.²

▶ Increasing Financial Literacy

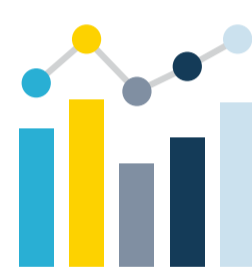
About one-third of wealth inequality is driven by differences in financial literacy.³



e-learning courses may increase learning engagement by up to 50 percentage points compared to on-site education.⁴

▶ Accessing Trusted Retirement Counseling Services

Members may not know where to turn for help achieving their financial goals.



57%

of members feel overwhelmed by the number of different ways they can invest their money.⁵



Lack of a trusted financial advisor is a barrier to achieving financial goals.⁶

18%

union members

10%

general population

▶ Establishing Emergency Savings

Members would benefit from easy access to ways to save for emergencies.



52%

of members report living paycheck to paycheck.⁷



28%

of members say they'd have to borrow money to cover a \$500 emergency.⁸

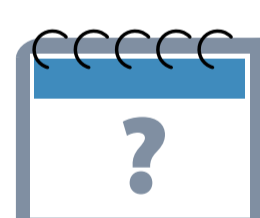
▶ Setting Goals and Taking Action

Building a nest egg is the number two financial priority for members.



84%

of members worry about having enough money to retire.⁹



44%

say that they are not confident they'll be able to retire when they want to.¹⁰

It's easy to give your members the help they need.



No cost



No hassle



Available now

An expanded, personalized financial wellness offering can make a real, positive impact on the lives of your members and their families. Give them the *support* they need.



Contact your Prudential Representative for more information.



¹ Prudential Financial Wellness Census 2018

^{2,5,7,8,9,10} Kantar, 2018 U.S. MONITOR.

³ ncbi.nlm.nih.gov, "Optimal Financial Knowledge and Wealth Inequality", March 2017.

⁴ According to The Research Institute of America, learning retention rates are between 8% to 10% for face-to-face training. Retention rates grow to between 25% and 60% for e-learning. <https://trainingindustry.com/articles/e-learning/5-advantages-of-e-learning/>

⁶ Prudential Financial Wellness Census 2018.

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