Unlock the power of the Wellness Effect in your workplace.

Financial wellness capabilities
For Plan Sponsor and Financial Professionals Only
The necessity is clear, for your organization and for your workers

28% of employees are distracted by financial issues at work\(^1\)

More than 80% of HR professionals say financial issues impact employee performance\(^2\)

+1 to 1.5% higher employer costs if employees delay retirement by one year\(^3\)

Providing workers with access to financial wellness education and tools can help them adopt behaviors they need to:

- Manage day-to-day finances
- Achieve financial goals
- Protect against financial risks
- Improved productivity and engagement
- Enhanced workforce management
- Optimized benefits spend

A financially well workforce translates to specific, real benefits to your organization:

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\(^1\) PWC, Employee Financial Wellness Survey, April 2016.


\(^3\) 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.
FINANCIAL WELLNESS DIGITAL EXPERIENCE

Integrated
Account information is interwoven with tailored educational content, like custom calculators and relevant articles, to produce a seamless, integrated experience.

Convenient
*My Financial Life*, built right into the *My Accounts* page, puts all the capabilities at their fingertips any time, from any device.

Relevant
Data from interactions and preferences helps us deliver content and tools your workers need, when they need it.

It all starts on the *My Accounts* homepage, where the navbar offers a tab for *My Financial Life*.

For illustration only; does not represent performance of any actual Prudential investment product.

Personalized around workers’ individual needs

Our platform responds to each worker’s individual needs to address their unique situations to help put them and their family on the path to financial wellness.

- Optimize engagement with relevant content and tools
- Provide holistic advice that includes financial planning, income and protection
- Apply analytics and scoring to determine the best solution, based on needs and preferences
A PARTICIPANT ACCOUNT EXPERIENCE TO IMPROVE FINANCIAL WELLNESS OUTCOMES

Getting started

Workers log in to their account and set up a new profile if they’ve not previously. New users can click Register Now to set up an account.

To help you monitor engagement, registration is tracked

My Accounts

The My Accounts page provides a consolidated view of all your financial accounts and one-click access to My Financial Life, the gateway to the financial wellness digital experience.

Usage and engagement reporting available

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My Financial Life

The My Financial Life tab is the gateway to the full set of available capabilities. Content will be personalized, reflecting workers’ engagement over time.

My Financial Life provides access to:

- Tools, like the Financial Wellness Assessment, Plan a Budget and Debt Management
- Educational materials including Retirement Planning, Family & Finances and Life Events

Utilization reporting captures demographics and content usage.

Easy, one-click access to popular topics.

Recommended next best action is highly visible.

New and recommended capabilities are highlighted.

Articles are personalized to workers’ interests.
Financial Wellness Assessment
Personalized tips and action items

After answering 15 easy questions about key financial behaviors, workers receive suggested areas of focus to help them and their loved ones improve financial wellness.

Aggregated assessment results will show you the financial stress trends among your workers

My Interests
Content personalization

Workers tell us what topics are most important to them. Then content and tools are personalized accordingly on their My Financial Life pages.

Aggregate data will show you what’s most important to your workers

Plan a Budget
Budgeting tool

Workers have the power to manage their personal finances and a budget on a single site. Being able to consolidate their views of bank and credit accounts from among approximately 15,000 institutions and providers can make it easier to track spending by category, identify trends and plan for expenses.

Offer your workforce an award-winning budgeting tool

Debt Manager
Customized recommendations

Help your workers prioritize their debt payoff goals. This easy-to-use tool gives immediate feedback about what debt they may want to pay first for maximum progress and efficiency.

Help your workers manage and reduce debt management stress
PLANNING & SOLUTIONS

Prudential Pathways
Financial wellness education option

Workers receive non-solicitous financial education from licensed and registered local professionals. This easy-to-implement program provides valuable information for all ages and life stages, directly to employees either via webinars accessible through My Financial Life or through on-site seminars and one-hour education sessions. Optional one-on-one consultations are available at the worker’s request.

LINK by Prudential
Financial guidance and individualized solutions

LINK by Prudential helps workers see what they have and what they need. It lets them create a roadmap that may help get them to their personal financial destinations, and connect them to the advanced technology, financial advisors and access to solutions to help them get where they want to go.

Increase worker access to financial guidance and solutions that can help meet their specific goals

The products and services described in this document are voluntary products and services that are offered on an individual basis. They are not part of any employee benefit plan, or any program sponsored or endorsed by an employer.

Vault Advisor and Vault Pay
Student loan assistance offered through Vault, a third-party provider

Vault Advisor helps workers aggregate loans and choose repayment scenarios suited to their unique situations. Vault Pay lets you help workers pay down their student loan debt by enabling employer contributions.

Reducing student loan debt may increase retirement savings contributions

For Plan Sponsor and Financial Professionals Only
In Plan Emergency Savings Feature
An after-tax option in your retirement plan

Help your workers save for the unexpected by offering the option to make after-tax, payroll-deducted contributions into the retirement plan. Think of it as a dual-purpose savings vehicle—a safety net that can serve as an additional source of long-term retirement savings if the money is not withdrawn.1

Helps reduce pre-tax retirement plan leakage by helping workers save for the unexpected

Contact your Prudential representative to explore adding to your plan

Financial Wellness Coaching—Piloting in 2019
Integrated one-on-one education sessions

Workers can schedule personalized financial coaching sessions on My Financial Life. Coaching is available by phone or video and covers topics like budgeting, emergency savings and retirement savings.

Aggregate reporting provides insight into post-coaching actions taken

Retirement counseling for job changers and retirees
Friendly support can make all the difference

Easy access to retirement counseling makes life simpler for you and your workers when separating from service. Whether reviewing their options, including consolidating accounts, individuals simply call us to work one-on-one with a dedicated retirement counselor.

Prudential does it all—no forms to interpret, no meetings to organize, no transfers to coordinate.

50% of Americans don’t know where to turn when they need financial advice and support.3

1 All investing involves various risks, including the possible loss of principal. Withdrawals of after-tax retirement contributions will include a pro-rata share of the earnings, which are reportable as taxable income and generally subject to a 20% withholding. Distributions taken before age 59½ may also be subject to a 10% early withdrawal tax and plan restrictions. You should consult competent tax advice when considering taking any withdrawals from retirement accounts. Keep in mind that Prudential does not give tax advice. You can lose money by investing in securities.


Participant Engagement Program

The participant engagement program works to encourage participants to assess their financial lives and use the My Financial Life education and tools to help them progress toward their goals.

Automated program leverages data to personalize content over time

Monthly Financial Wellness Email

Delivered automatically each month, the financial wellness email engages workers with personalized content in an easy-to-read format. It also highlights new financial wellness features as they’re rolled out.

Leverages data to personalize content over time

New web registrant welcome email
Self-assessment email and reminders
Monthly financial wellness email

Themed headline
Grabs attention

Featured item
Introduces new capabilities to emphasize tools based on individual needs

Top articles
Personalized over time to speak to specific individual needs

Money & Family: Let’s Make It Unawkward
Move beyond “uhm” and “um” in financial conversations. These articles can help you all start to redefine family money.

What’s for Dinner: Healthy Conversations About Money

When You’re Gone: An Open Letter to My Parents

Tool: Protection by the Numbers

What matters to you? Fill in on the topics you most care about, then we’ll share timely and relevant tips to help you move toward the life you want.
AN EFFECTIVE WAY TO ENGAGE WORKERS

Results from our pilot program* show the new financial wellness experience works—for workers and for organizations. These stats demonstrate engagement that can lead to improved financial wellness outcomes.

Security Matters: Introducing Customer Fraud Loss Protection

Subject to certain conditions, for accounts where Prudential Retirement® serves as the plan recordkeeper, we will restore losses in those Prudential Retirement accounts that result from others’ fraudulent use of personally identifiable information caused through no fault of the account holder.**

In addition to Customer Fraud Loss Protection, Prudential employs a number of security measures. They include:

- Restricted registration, which enables secure accounts from the start
- Two-factor authentication, which makes transactions and account changes more secure
- Halting potential fraudulent electronic funds transfers (EFTs), which reduces the risk of loss
- Enhancing authentication tools and processes in our Participant Service Center

Prudential is truly committed to protecting customer data. We are equally committed to protecting our customers from fraud.

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*2016 pilot program with 90,000 employee participants.
**Please see our Customer Fraud Loss Protection document for complete terms and conditions, which is available on request.
EXPERIENCE. INSPIRATION.

Prudential’s financial wellness experience provides integrated solutions, such as student loan assistance, an interactive financial roadmap, in-plan emergency savings, financial coaching, reporting and on-site and digital financial education seminars, like Prudential Pathways®, making it easier for you and your workforce to take action on key financial goals.

These capabilities are just the beginning. There is no one more capable of delivering a financial wellness solution that can help drive the outcomes that matter most to your organization than Prudential.

For more information, please contact your Prudential representative.
All investing involves various risks, including the possible loss of principal. Withdrawals of after-tax retirement contributions will include a pro-rata share of the earnings, which are reportable as taxable income and generally subject to a 20% withholding. Pre-tax contributions and any earnings withdrawn are subject to income taxes and if taken before age 59½ may also be subject to a 10% early withdrawal tax and plan restrictions. You should consult competent tax advice when considering taking any withdrawals from retirement accounts. Keep in mind that Prudential does not give tax advice. You can lose money by investing in securities.

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