

PRUDENTIAL PATHWAYS ONSITE FINANCIAL WELLNESS EDUCATION

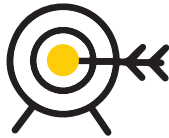


What is Financial Wellness?

Prudential believes financial wellness is when individuals adopt the behaviors that result in:



Managing day-to-day finances



Achieving important financial goals



Protecting against key financial risks

Why Financial Wellness Education?

Employers:

- Boost employee satisfaction, productivity, and presenteeism
- Show concern for employee well-being
- Help employees get answers to their financial questions
- Provide financial education to all employees, regardless of location
- Offer the program at no cost and with little administrative time
- Holistic content that complements existing retirement education

Employees:

- Receive holistic financial education presented by financial professionals with no solicitation
- Learn how benefits fit into overall financial wellness
- Discover how to better manage day-to-day finances
- Learn approaches for achieving financial goals and protecting against key risks

Program Overview:

- Holistic and non-solicitous financial education seminars
 - Seminar series
 - 30+ one-hour topical seminars
 - Working session to complete financial wellness exercises
 - Executive education seminars
 - Monthly Webinars
- Delivered onsite at the workplace
- Presented by local, specially trained, Prudential financial professionals who are selected using stringent criteria
- National coverage
- No cost to you or your employees
- Employer's benefit plan is integrated into the presentation
- Easy to implement and administer



Prudential
Bring Your Challenges®

Making Financial Education a Positive Experience for Employees

We're proud to present a summary of the participant survey results¹ from our Pathways financial wellness series.

92% said they were satisfied overall with the program.²

96% would recommend the program to a co-worker or friend.³

96% said their speaker was easy to understand.⁴

94% rated the information as valuable.⁴

92% rated the content valuable and relevant.⁴

More importantly, our seminars helped inspire participants to take action.

97% plan to maximize their employee benefits.

96% plan to create or update a will.

98% will check and update their beneficiary forms.

98% will create a budget.

95% will rebalance their portfolio.

Employer Testimonial:

“Prudential Pathways has been an integral part of our financial wellness strategy at Cintas. Since rolling out this program in August of 2016, they have proven themselves as great partners time and time again. Their coverage map across the country allows us to offer the program to the majority of our employees at times that are convenient for the location. The speakers are licensed and engaging. We have received rave reviews from our employees around the country on their presenters. For our more remote employees, Prudential worked with us to develop a virtual website solution. We are grateful for the time and effort Prudential has put into developing this strong program!” - Cintas

Employee Testimonials:

“Brought up items that I have been thinking about and now feel more confident crossing off the “To Do list”.”

“Exposure to areas not discussed anywhere else in life (Medicare, insurance).”

“Feeling like I can take control of my finances – finally!”

“Access to presenter to get questions answered.”

¹ Results based on feedback provided by 33,008 participants from January 2015 through March 2019.

² Positive ratings of “very satisfied” or “extremely satisfied.”

³ Defined as “promoters” giving ratings of 7–10 out of an 11-point recommend scale. 7 (very likely) – 10 (extremely likely).

⁴ Positive ratings of “very good” or “excellent.”

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