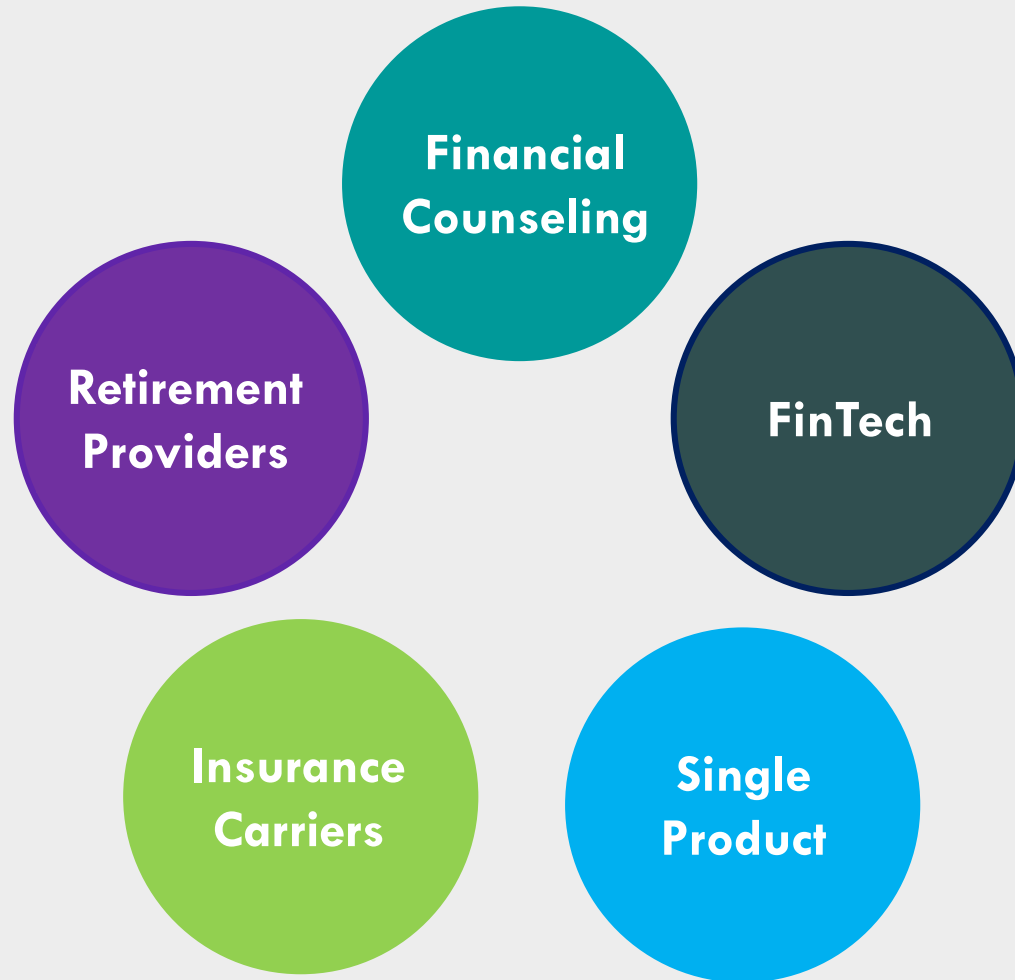


Navigating the Financial Wellness Landscape

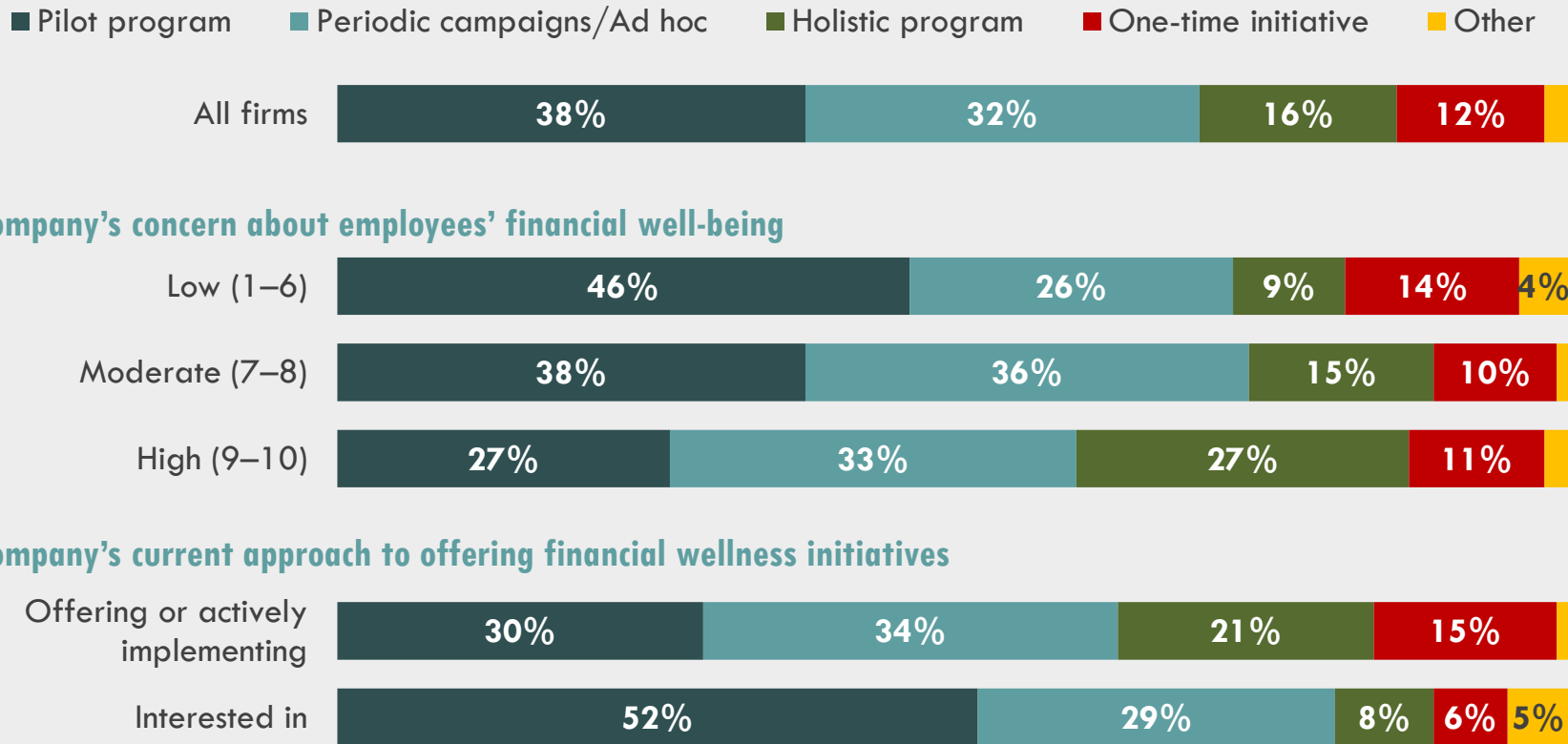
EBRI Policy Forum
May 9, 2019

UNDERSTANDING THE LANDSCAPE



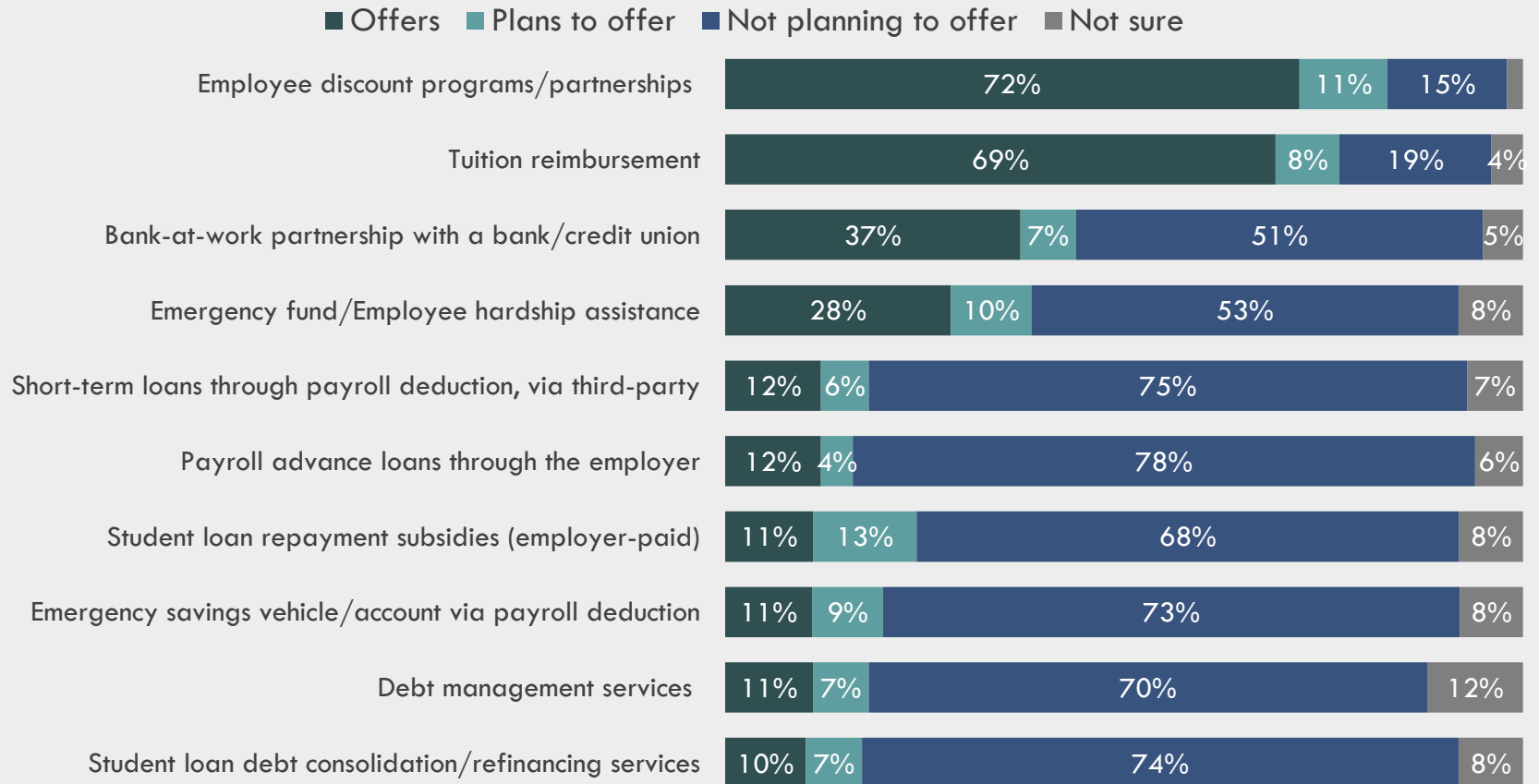
	Financial Model	Who Engages Employees	Focus Areas / Channels
Retirement Providers	Spread on assets under management	Investment advisors	Retirement, investing Digital / Phone
Financial Counseling	Fees based on eligible employees	Salaried financial planners	Short-term and long-term planning (i.e., debt to retirement) Phone / Digital
FinTech	Fees based on eligible employees	Not applicable	Varied content Digital only
Carriers and other benefits players	Margin on products sold	Commissioned agents	Insurance, investment, other products In person/ some digital

How Financial Wellness Initiatives Are or Might Be Offered



How do you or might you offer your financial wellness initiatives? Please select your primary approach. (n=250)

Financial Well-being Benefits Offered



Does your company offer or plan to offer any of the following financial well-being or debt assistance benefits to employees? (n=250)

Panel

- Jeff Tulloch, Vice President, Group Benefits – PlanSmart, MetLife
- Greg Ward, Think Tank Director, Financial Finesse
- Nicholas Holeman, Senior Financial Planner, Betterment