

# Cultivating Financial Wellbeing



Managing finances is one of the more stressful aspects of life—causing personal strife and health problems that ultimately impact the employers’ bottom line. To help employees overcome their financial challenges and take the steps toward achieving financial security, employers are increasingly integrating financial wellness into their holistic wellbeing programs.

But not all financial wellness programs are created equal. At Lincoln Financial, our flexible, omnichannel financial wellbeing program—Everyday Matters—meets employees wherever they are in their financial journey. Whether they’re just starting out or getting close to retirement—or whether they prefer face-to-face meetings or doing it themselves—Lincoln’s program offers something for everyone. But no matter how participants choose to engage with us, the goal remains the same: to help participants achieve better financial outcomes.

## THE ATTRIBUTES OF FINANCIAL WELLBEING

Financial wellbeing is about a lot more than just finance. The annual Measuring Optimism, Outlook and Direction (M.O.O.D.) of America Survey presents an insightful cross-sectional view of Americans’ attitudes and behaviors toward retirement, health, personal life, wealth and finances. Right-trackers prove that achieving financial health requires a mix of financial education, healthy living, and a positive mindset.



**FINANCIAL PLANNING:**  
71% have a financial plan



98% are focused on the future



**PHYSICAL HEALTH:**  
78% exercise regularly



**EMOTIONAL HEALTH:**  
63% say they are optimistic because they feel good about themselves



**USE OF EMPLOYEE BENEFITS:** 57% are enrolled in three or more nonmedical benefits

## IMPROVING YOUR BOTTOM LINE

Increasing financial wellbeing can do more than boost employees’ financial and physical health. It can help your bottom line. Employers that have instituted financial wellbeing programs have realized:



**INCREASED EMPLOYEE ENGAGEMENT/MORALE**



**IMPROVED PRODUCTIVITY**



**PROVIDED EDUCATION FOR EMPLOYEES’ GOALS**



**HELPED ALLEVIATE EMPLOYEES’ FINANCIAL STRESS**



**HELPED REDUCE EMPLOYEE ABSENTEEISM**



You’re In Charge®

Source: 2016 M.O.O.D. of America on Employee Benefits study

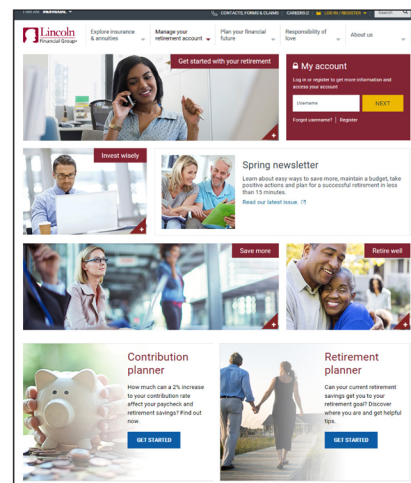
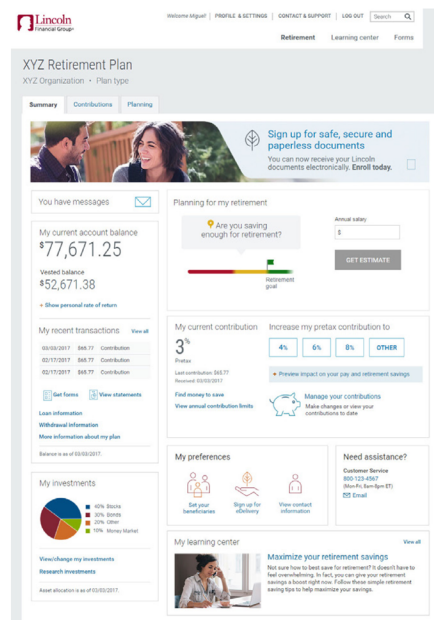
# THE LINCOLN APPROACH

Everyday Matters, Lincoln's omnichannel financial wellbeing program, is centered on the participant. Understanding that participants don't fall into a "one-size-fits-all" category, Lincoln provides resources at every touchpoint. From engaging seminars to informative articles, our financial wellbeing resources are designed to inspire, educate, and drive action.

## EVERYDAY MATTERS

Our robust educational library covers a wide range of topics that go beyond retirement planning, including:

**INTEREST RATES • MARKET BUBBLES • FINANCIAL CONSIDERATIONS FOR SINGLES • MANAGING DEBT**  
**• HEALTH SAVINGS ACCOUNTS • DEMYSTIFYING SOCIAL SECURITY • CREATING AN EMERGENCY FUND**  
**• LOSING A LOVED ONE • STARTING A NEW JOB**



## OVER THE PHONE

Personalized help  
Outbound calls



## IN-PERSON

In-person presentations  
One-on-one education—in person, over the phone, or via digital conference

## ONLINE

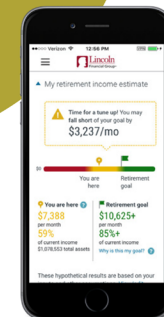
Wellness content  
Calculators  
Quick videos to engage employees  
Self-guided presentations

## DIGITAL/PRINT

Articles  
Worksheets  
Fliers  
Emails  
eNewsletters  
Mailers/postcards

## MOBILE

On-the-go access to account information  
Retirement income estimates  
Quizzes  
Custom alerts and notifications



## WHY MAKING IT PERSONAL MATTERS

In-person meetings with a financial professional are by far the most effective communication vehicle for motivating plan participants to make positive changes to their retirement savings: **66%** cite meetings as the most motivating, while **35%** prefer calculators and worksheets and **26%** favor model portfolios.

**44%**  
HIGHER AVERAGE  
ACCOUNT BALANCES

**72%**  
MORE MEET  
THE MATCH

**98%**  
OVERALL  
SATISFACTION

**4x**  
MORE  
CONFIDENT

Source: 2015 Lincoln Retirement Power Participant Engagement Study  
Source: Lincoln Financial Group Plan Participant Satisfaction Research 2016

## WORKING TOGETHER FOR SUCCESS

Our team will work with you to help your employees understand financial basics, set goals, and prepare for their future with confidence. The result? Your employees will be more engaged, more productive, and more likely to achieve financial wellbeing.

**Contact your Lincoln Financial representative for more information.**