

Financial Wellness 360™

Research shows that finances are the number one source of daily stress for U.S. adults¹. Our Financial Wellness 360™ program offers comprehensive, flexible solutions to help reduce financial stress.

SmartDollar®: A guided online experience

SmartDollar® is a guided online program that takes a holistic approach to financial wellness, producing lasting behavior change. Securian has invested in bringing SmartDollar® at exclusive rates. A customized quote is provided upon request.

- Acting as an online personal financial coach, SmartDollar® meets users where they are and helps them from the day they start the program all the way through their retirement
- Personalized content is based on participant goals and delivered in clear simple steps
- With over 25 years of experience in the financial wellness space, more than 4.5 million people have been helped with their personal finances
- Free content to help navigate financial stress caused by COVID-19 can be found www.smartdollar.com/hope, no strings attached



Implementing Financial Wellness 360 can:

- **Provide employees with strategies for long-term financial success**
- **Potentially reduce health care costs**
- **Enhance employee benefits, recruiting**

Advisor Connection: Worksite seminars

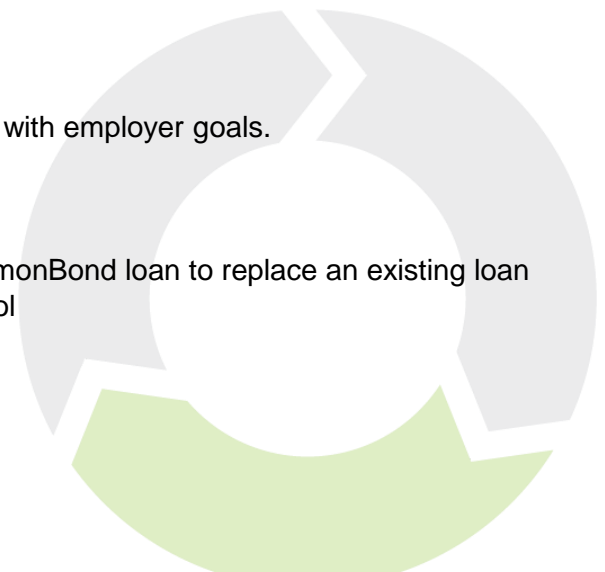
Helps employees address financial stress with convenient on-site seminars – at no additional cost to employers or employees.

- Seminar topics are relevant to employees, including personal finance and retirement strategies
- An in person experience allows employees to learn directly from program-certified, licensed financial advisors
- Employees may schedule a complimentary consultation

CommonBond: Student loan assistance

Attract and retain top talent with multiple solutions to align with employer goals.

- Employer contribution to employees' student loans
- Student loan evaluation online debt management tool
- Student loan refinancing
- Employees can save by taking out a low interest CommonBond loan to replace an existing loan
- Low-interest loans to pay for college or graduate school



¹PWC, Employee Financial Wellness Survey, 2017.

Lifestyle Benefits: Self-service resources

Lifestyle Benefits are a suite of self-service resources to help employees address today's financial challenges and plan for tomorrow.

As part of being insured with Securian Financial, active U.S. employees have automatic access to the following resources. There is no additional fee or enrollment. These programs are available to spouses and insurance-eligible children even if they are not covered under the life insurance program.

- **Legal, financial, and grief resources from LifeWorks by Morneau Shepell** – Whether it is creating a will or advice on a legal matter, getting a handle on financial security, or struggling to cope with the loss of a loved one – employees can get the professional support they need. Resources include templates to create a will and other key legacy documents, complimentary 30-minute face-to-face consultation with an attorney, unlimited telephone consultation with attorneys and counselors, and much more. Visit www.LifeBenefits.com/LFG (user name: lfg, password: resources)
- **Legacy planning resources from Securian Financial** – This website provides self-help tools for getting a person's affairs in order in advance as well as for dealing with the loss of a loved one. In addition to the online tools and resources available, funeral concierge service allows for coverage verification and direct payment to the funeral home so that services can be provided before the insurance settlement becomes available. Visit www.Securian.com/legacy



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