

# Financial Wellness 360®

Research shows that finances are the number one source of daily stress for U.S. adults.<sup>1</sup> And its effect often spills over into their work life. Our Financial Wellness 360 program offers comprehensive, flexible solutions to help reduce financial stress.

## Empathy: A comprehensive support system for employees enrolled in supplemental health and beneficiaries

Empathy offers a holistic approach to bereavement support by providing on-demand, personalized guidance and care for the administrative, emotional, legal and financial challenges both when preparing for a loss and after their loved one passes away.

- Offered at no additional charge to beneficiaries of employees enrolled in life insurance as part of our Beneficiary Claims Services and to all individuals (employee, spouse and insurance-eligible children) enrolled in accident, critical illness or hospital indemnity insurance with life-threatening conditions at the time of claim
- Real-time human support from a dedicated team of Care Managers
- Guidance for probate and estate settlement processes
- Time-saving tools that simplify and guide users through complex tasks (i.e., closing accounts, funeral planning)
- Emotional support and help for dealing with grief

The availability of Empathy is based on its approval in the employer's situs state. Your Securian Financial representative can confirm availability.

## Enrich™: Personalized financial education

Enrich Financial Wellness provides behavior-changing, interactive financial education to help employees improve their financial well-being.

- Courses with personalized content adapted to unique user needs
- Financial behavioral analysis
- Individualized prescriptive action plans
- Assistance with realistic goal setting
- Action-based reward system
- Securian Financial clients receive preferred pricing from Enrich



## Financial Wellness 360:

- Provides employees and beneficiaries with strategies for long-term financial success
- Potentially reduces health care costs
- Enhances employee benefits, recruiting effectiveness and engagement



## Advisor Connection: Financial seminars

Advisor Connection offers worksite educational seminars that provide actionable strategies to help employees address their financial stress.

- Seminar topics are relevant to employees, including personal finance, retirement strategies, estate planning and financially preparing for higher education
- Employees learn directly from program-certified, licensed financial professionals
- Employees may schedule a complimentary consultation
- Available at no additional charge to the employer or employee

## Lifestyle Benefits: Self-service resources

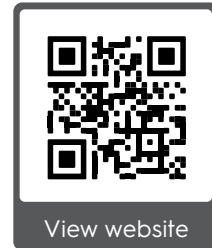
Lifestyle Benefits are a suite of self-service resources to help employees address today's financial challenges and plan for tomorrow.

- Available online and by phone, employees can simply access tools as they're needed
- Services include, but aren't limited to, financial assessments, confidential financial support and guidance, well-being resources, travel assistance and will preparation guidance
- Available at no additional charge to the employer or employee



### Learn more

Contact your Securian Financial representative or scan the QR code to learn more and get started.



### View website

Scan QR code for more information on our Financial Wellness 360 program.

1. PwC, Employee Financial Wellness Survey, 2023.

Product availability and features may vary by state.

Empathy, Enrich by iGrad, Advisor Connection and Lifestyle Benefits are provided by third-party service providers. All such services and products are the sole responsibility of the service provider. The services are not affiliated with Securian Financial Group or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

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