



MoneyGuide[®]

A guided planning experience



**Help your employees prepare
for their financial future.**

Relieving financial stress in your workplace

81% of American employees say that financial problems have affected their productivity.

Americans are concerned about their financial security. They are worried about how things they can and cannot control may hurt their retirement, including market downturns, rising health care costs, possible cuts to Social Security and low savings.



Only 28% of Americans are confident that they are financially preparing well for retirement.



Only 10% of Americans are confident that Social Security will continue to provide benefits at least equal to today.



Only 22% of Americans are confident that they will have enough money to take care of medical expenses in retirement.

Many Americans don't know where to start but see their employer as a trusted educational resource. And over half (55%) of employees want help managing their finances. You're in a position to engage employees and help your business.

(Source: EBRI, 1/2016); (EBRI, 1/2016; ages 25+)

myMoneyGuide® can help your employees

Assess their current financial situation

Identify and define financial goals for retirement

Create a working financial plan

Explore tradeoffs to get the retirement they want

Test their plan for the unexpected

8 of 10

American employees are concerned about not having enough money in retirement.

How can you help a diverse set of employees with different financial needs?

myMoneyGuide® provides employees with a valuable tool that is engaging and empowering. It helps them define their goals, expectations and concerns and create a customized financial plan.

Best of all, they can complete a Lab of their choosing at their pace in a secure and private environment.

myMoneyGuide® offers an efficient way for you to add a critical benefit to your financial wellness program that is fully customizable.

47%

of employees were concerned about keeping their personal financial life separate from work life.



Brand. We work together to build Labs most relevant to your diverse set of employees.



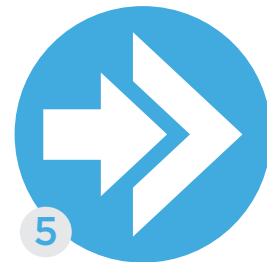
Invite. Your employee gets an email or link to myMoneyGuide® on your employee portal.



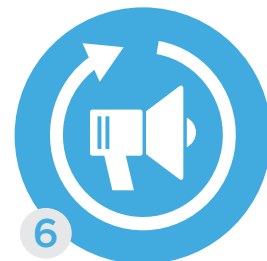
Enroll. Employees enroll in the Lab best suited for them, available on demand.



Participate. Employee information and investment data can be pre-populated and they create their own personalized plan.



Action. Upon completion, employees can implement concepts on their own or request the help of a professional advisor.



Support. You receive updates on participation and outcomes.

myMoneyGuide® can help set you apart as an employer

Over half of employees, across all generations, want:

- 1 online financial tools
- 2 access to one-on-one financial professional help

Not all financial wellness programs are created equally. The focus of current providers is ...

- education only
- simple online calculators
- investment advice
- static webinar content

myMoneyGuide® is unique because it helps each of your employees create a customized financial plan. It's a guided online experience that allows your employees to request help from a financial advisor when they finish creating their basic plan.

Learn how you can make this benefit part of your financial wellness program to help employees create financial plans on their terms.

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myMoneyGuide® was created to help people take control of their retirement by creating a personalized plan in a friendly, unintimidating environment

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Source: 2016 Workplace Benefits Report, Bank of America Merrill Lynch, 4/2016



Reach more employees



Meet DOL education requirements



Reduce costs

Help employees plan for their financial futures with your customized myMoneyGuide® content.