

MoneySteps®

A Personalized **Financial Wellbeing Solution**



Greater Knowledge + Better Habits = Financial Wellbeing $K^G + H^B = FW^2$

MoneySteps®

59 percent of employees say financial matters are their biggest stressor

59%

49%

49 percent of employees report they find it difficult to meet monthly household expenses


80%

80 percent of employees believe they will work full-or part-time during retirement

88 percent of employees want at least some help with their personal finances

88%

<https://www.pwc.com/us/en/industries/private-company-services/library/financial-well-being-retirement-survey.html>



Nothing, not health or work pressure, causes people more stress than money – even in a near full-employment economy. Employee financial stress at work can lead to:

- Absenteeism
- Lack of productivity
- Poor health

No wonder then that employers increasingly see financial wellbeing as a critical employee benefit. Financial wellbeing is feeling:

- Confident about money
- Stress-free or reduced stress
- Like you are on the right track with your finances



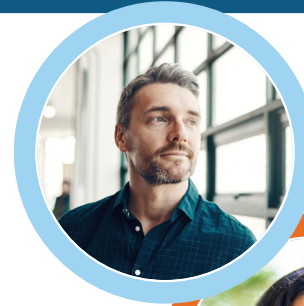
MoneySteps is the way to get there!

What MoneySteps Participants Are Saying:



MoneySteps Program

- "MoneySteps gave me the gift of being comfortable with money. It has been life changing."
- "I've made every possible money change that you can. My wife and I are on our way to financial independence."
- "This is so what I needed in my life right now."
- "I've learned so much over the past year with MoneySteps. The changes have completely accelerated our financial wellbeing."
- "I'm happy to have more money in my pocket each month thanks to MoneySteps."
- "If you don't know what you're doing, you can't change your behavior. Now, I'm budgeting and can track against that. Knowledge is power."



Webinars/On-Demand Content

- "The MoneySteps Webinar on how to cut the cord from cable TV gave me practical, easy-to-understand information that will help me save about \$700 a year – that's enough for a plane ticket to Europe."
- "The webinars are very creative and there is always something that sparks my interest."
- "I have learned something new in every webinar."
- "The (content) is short and concise, and I'm always able to learn more about a topic."

Newsletter

- "The newsletters give me knowledge and insight each month."
- "I like how it's digestible. It's not a big pile of text that you're drowning in. You get a snippet and then an option to read more."
- There's always something interesting in each webinar."





MoneySteps – Your Personal Financial Wellbeing Solution

Greater Knowledge + Better Habits = Financial Wellbeing $K^6 + H^2 = FW^2$

MoneySteps gives participants 24/7/365 financial firepower at their fingerprints:

- Gain greater knowledge about money and how to use it wisely.
- Build better spending, saving and investing habits.
- Begin the journey to financial wellbeing.



Financial wellbeing is achieved one step at a time so ...

Get off to a Good Start

- Budgeting – Build smart habits.
- Credit Card Debt/Student Loan Debt – Address it, understand it and start paying it off.
- First Major Purchase – How much? How soon?

Build Financial Confidence

- Emergency Fund and Saving – Prepare for a rainy day; save to thrive
- Relationships – Talking about money with your family/special someone
- Family – Never too early to start saving for college

Financial Protection

- Insurance – What categories and how much do I need?
- Investing – Growing assets and maximizing tax-advantaged investing
- College – Minimizing student loan debt

The Golden Years

- Investing – Wealth Preservation
- Retirement – Stretching Your Dollars
- Leaving a Legacy

Coaching Option

For an additional fee, personalized coaching can be added to the MoneySteps program. MoneySteps' coaches only objective is to help participants improve their financial wellbeing by gaining confidence with their finances. Coaches never try to sell anything and sessions are completely confidential.

A Complete Financial Wellbeing Solution

It's financial wellbeing powered by a trusted company with more than 40 years of wellbeing and positive behavior change expertise. Comprehensive content is produced and curated by in-house, credentialed financial advisors on the pulse of tried and true best practices and the latest trends.

MoneySteps is proprietary service of PFT Employee Benefit Solutions.

PFT Employee Benefit Solutions
400 Field Drive
Lake Forest, Illinois 60045

(877) 230-0899
help@financialwellbeing.com

MoneySteps