



Employees' good financial habits can be good for your business

Manulife's Financial Wellness Assessment
For Group Retirement Programs





Discover how the Financial Wellness Assessment can help you and your employees.

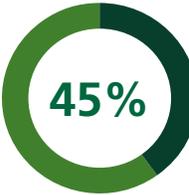
Research shows an individual's financial wellness is an important aspect of their overall health. There's even a connection between health and financial wellness and productivity at work.¹

POOR FINANCIAL WELLNESS AFFECTS PRODUCTIVITY

Do you know how your employees feel about their finances? Because poor financial wellness in your workforce can have a significant impact on your company's bottom line.



of Canadians are stressed by their finances²

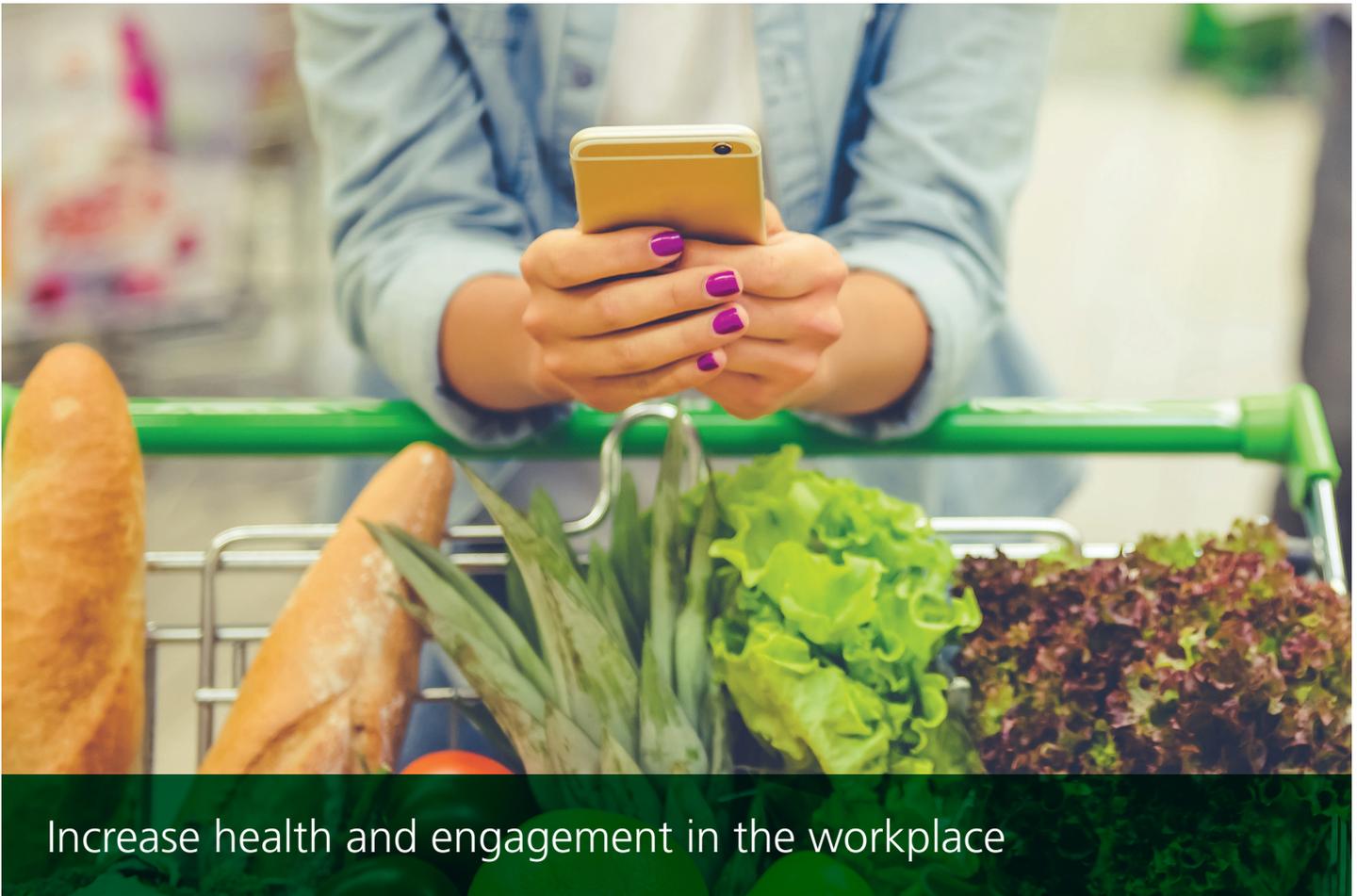


of Canadians are distracted at work because of money³

¹ Manulife/Ipsos Reid Health and Wealth – Wellness Study conducted by Ipsos Reid, February 2014

² Manulife Financial Wellness Study – 2016 Index

³ Id.



Increase health and engagement in the workplace

It's important for Canadians to save for their retirement in their employer-sponsored plan. But it goes further than that – it's important to look at finances holistically.

MANULIFE'S FINANCIAL WELLNESS ASSESSMENT DOES EXACTLY THAT.

By completing the Financial Wellness Assessment, your plan members gain a clear picture of their overall financial situation and receive a personalized action plan to help improve their financial health – and their well-being.

This easy-to-use resource quickly engages users and gets them thinking about their financial future and what it means to be prepared. By answering a few simple questions and choosing their top three financial priorities, the Financial Wellness Assessment can help members understand their current financial state – and gives them tools to take control of their finances.

THE FINANCIAL WELLNESS ASSESSMENT ANALYZES KEY AREAS OF AN INDIVIDUAL'S OVERALL FINANCIAL SITUATION:

- Budgeting
- Retirement planning
- Investing
- Debt management
- Financial protection
- Financial stress





It only takes 5 minutes



Members can find the Financial Wellness Assessment on the home page when they sign in to their online account. And in less than five minutes, they see their path to financial wellness. They receive a score and an action plan that's personalized to help them improve their financial wellness.

Members can revisit the Financial Wellness Assessment measure their progress and work towards new goals as their situation changes.

Results

You have taken an important first step to improving your financial future.

Action plan

Strategies, articles, videos and tools to help get on track

Your personalized action plan

Protect yourself

More

Get ahead of your budget

More

Learn how to reduce financial stress

More

Your score

63
of 100

You're on your way to good financial health. Your personalized action plan will help you get there.

View breakdown

User average

62
of 100

Print personalized report

Save as PDF

Score

Rates members' financial health and shows where they stand compared to other users

Your financial priorities

Ensure my savings are invested wisely

Learn More

Pay off debt

Learn More

Plan for retirement

Learn More

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Email personalized link

Full resource library

GET INSIGHTS, TAKE ACTION

Data gathered is shared through the Financial Wellness Assessment Report.* The report gives aggregate insight into your members' levels of financial wellness and highlights areas that require more attention.

You can take action with this information to help members address some of their challenges through Manulife's services and support.

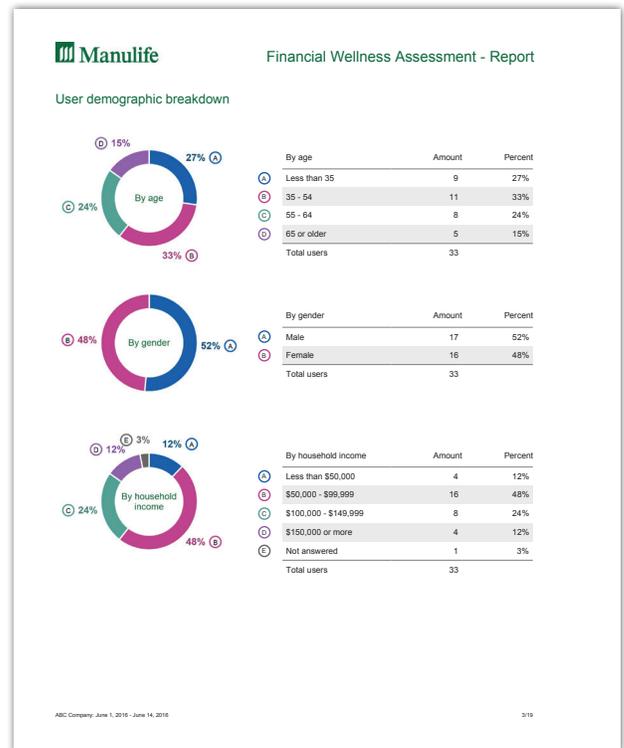
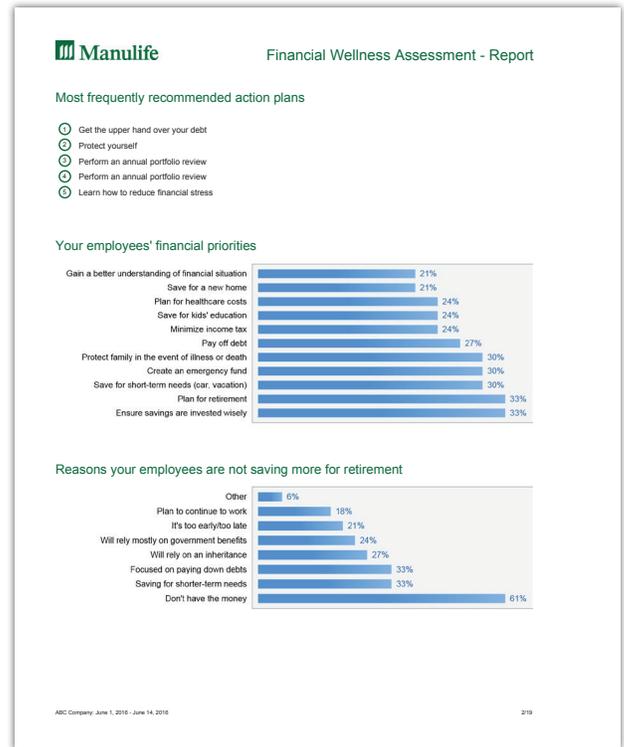
REPORT DETAILS:

- The number of members that have completed the assessment, by age, gender and household income
- Overall average score, along with a breakdown by age, gender and household income
- Top five most frequently recommended action plans
- Information on financial priorities
- Overall results broken down by six categories – budgeting, retirement planning, investing, debt, protection and financial stress



LESS WORRY, MORE FOCUS

Helping your members take control of their financial situation can reduce their stress and improve their health, which can help them focus and excel in their performance at work – ultimately helping increase your bottom line.



* The Financial Wellness Assessment Report will only be produced if a minimum of 25 members have completed the assessment. The report is not available to all plans.

IMPROVING THE WELLNESS OF CANADIANS

The Financial Wellness Assessment is part of Manulife's focus on helping employees bring their best to work, every day. This innovative resource can help your employees tackle their financial concerns, reduce their stress and help improve their overall wellness.

For a healthier and more engaged workforce, contact your Manulife representative to learn more about the Financial Wellness Assessment and for ways to promote it.

