

Workforce Financial Wellness Assessment

06/15/2017 To 08/25/2017

Provided by  **FINANCIAL
FINESSE**

About This Report

This report provides unique insight into the overall financial wellness and specific issues of your employees based on their responses to their Financial Wellness Assessments. Using this data, employers can design an effective and impactful financial education program that directly serves to improve their employees' financial situations.

I. Organizational Report Card

The report card assesses your organization's overall financial wellness as compared to national averages and identifies key focus areas that you should consider to improve the financial health of your organization. Results are also broken down by age, income and gender to give you a better idea of the concerns of your population.

II. Detailed Results

We use a traditional A-F grading system based on how a population scores relative to the national average for their segment, wherein:

- A** = Superior Financial Wellness
- B** = Above Average Financial Wellness
- C** = Average Financial Wellness
- D** = Below Average Financial Wellness
- F** = Inferior Financial Wellness

Financial Wellness Grades:

In this section, we provide individual financial wellness report cards for each demographic segment, highlighting their overall wellness across critical financial topics, key vulnerability areas and recommended next steps to help them improve their financial situation.

I: Organizational Report Card Summary

OVERALL WELLNESS SCORE (0 - 10)



4.8

National Average

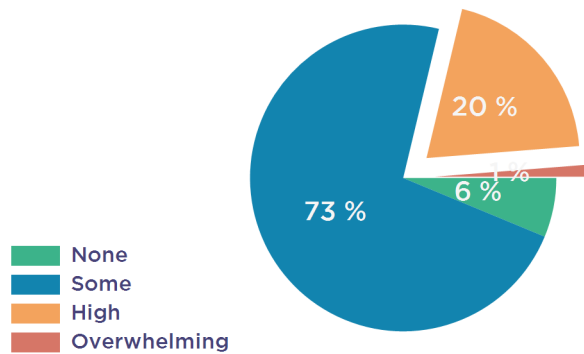


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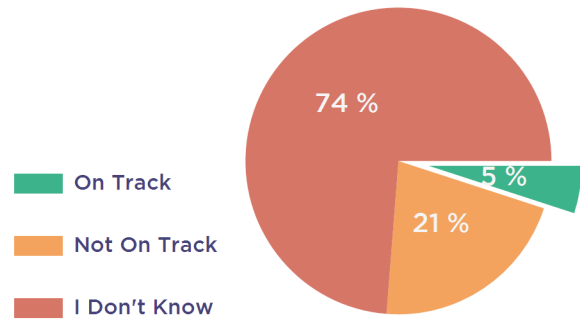
C

Average Grade

Financial Stress



Retirement Preparedness



KEY FOCUS AREAS

PARTICIPATION

Total Financial Wellness Assessments Taken	80
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II: Results By Segment

Strategic Focus Areas

■ High Risk
 ■ Medium Risk

		Financial Stress	Retirement	Investing
Average Overall		B	F	F
Age	Under 30	A	F	D
	30 - 44	B	F	F
	45 - 54	C	F	D
	55 - 64	F	F	D
Income	\$35,000 - \$59,999	B	F	F
	\$60,000 - \$74,999	C	F	F
	\$75,000 - \$99,999	D	F	F
	\$100,000 - \$149,999	B	F	F
	\$150,000 - \$199,999	D	F	B
	Over \$199,999	D	F	F
Gender	Female	B	F	D
	Male	C	F	F

II: Results By Segment

Categories

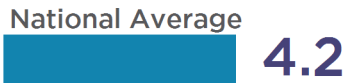
		Debt	Money Management	Home Buying	College Planning	Health Care	Insurance	Tax Planning	Estate Planning
Average Overall		B	B	A	B	C	D	F	F
Age	Under 30	A	A	A	F	C	D	F	F
	30 - 44	A	A	A	A	C	D	F	D
	45 - 54	B	B	A	F	B	F	D	A
	55 - 64	F	C		D	D	F	A	B
Income	\$35,000 - \$59,999	B	A	D	D	D	D		F
	\$60,000 - \$74,999	A	A	B	F	D	F	F	D
	\$75,000 - \$99,999	D	B	A	F	D	F	F	D
	\$100,000 - \$149,999	C	C	A	A	C	D	F	F
	\$150,000 - \$199,999	B	D	A	A	B	F	D	A
	Over \$199,999	B	B		F	A	F	F	D
Gender	Female	A	A	A	B	C	D	F	F
	Male	C	B	A	F	A	F	F	F

IV: Detailed Results (Segment by Assessment)

Age Under 30

Sample size: 20

OVERALL WELLNESS SCORE (0 - 10)



B

Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
A	A	A	F	D	D	F	F

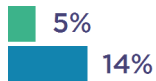
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Insurance

I review my insurance coverage on an annual basis



Insurance

I carry enough life insurance to replace my income



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Calculate how much life insurance you need to protect your family

IV: Detailed Results (Segment by Assessment)

Age 30 - 44

Sample size: 44

OVERALL WELLNESS SCORE (0 - 10)



National Average



B

Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
B	A	A	F	F	D	F	D

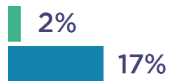
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



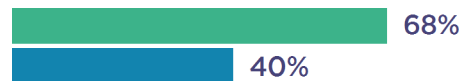
Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Insurance

I review my insurance coverage on an annual basis



Insurance

I carry enough life insurance to replace my income



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Develop an investment strategy based on your time horizon and risk tolerance, working with a financial planner if needed
3. Calculate how much life insurance you need to protect your family

IV: Detailed Results (Segment by Assessment)

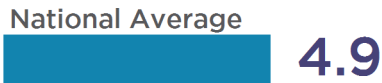
Age 45 - 54

Sample size: 9

OVERALL WELLNESS SCORE (0 - 10)



C



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
C	B	B	F	D	F	D	A

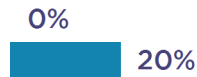
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Debt

I am comfortable with the amount of non-mortgage debt I have



Debt

I have a plan to pay off my debt



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Switch your spending from credit cards to cash and put together a plan to pay off your debt

IV: Detailed Results (Segment by Assessment)

Age 55 - 64

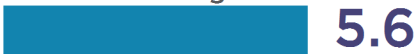
Sample size: 7

OVERALL WELLNESS SCORE (0 - 10)



D

National Average



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
F	F	C	F	D	F	A	B

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

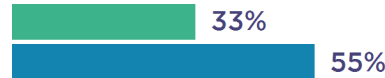
Debt

I am comfortable with the amount of non-mortgage debt I have



Debt

I have a plan to pay off my debt



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



RECOMMENDED NEXT STEPS FOR EMPLOYEES

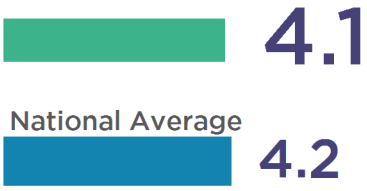
1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Negotiate with creditors and create a plan to pay down your debt
3. Track your spending and create a monthly spending plan that includes building an emergency fund

IV: Detailed Results (Segment by Assessment)

Income \$35,000 - \$59,999

Sample size: 18

OVERALL WELLNESS SCORE (0 - 10)



C

Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
B	B	A	F	F	D		F

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average

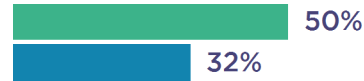
Money Management

I have a handle on my cash flow



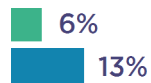
Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



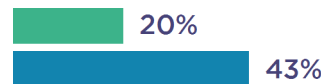
Debt

I am comfortable with the amount of non-mortgage debt I have



Debt

I have a plan to pay off my debt



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Negotiate with creditors and create a plan to pay down your debt

IV: Detailed Results (Segment by Assessment)

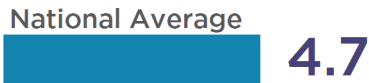
Income \$60,000 - \$74,999

Sample size: 6

OVERALL WELLNESS SCORE (0 - 10)



C



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
C	A	A	F	F	F	F	D

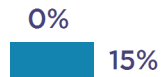
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



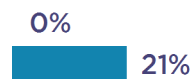
Investing

I feel confident that my investments are allocated appropriately based on my risk tolerance



Investing

I am comfortable with the investment basics



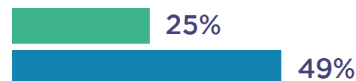
Insurance

I review my insurance coverage on an annual basis



Insurance

I carry enough life insurance to replace my income



RECOMMENDED NEXT STEPS FOR EMPLOYEES

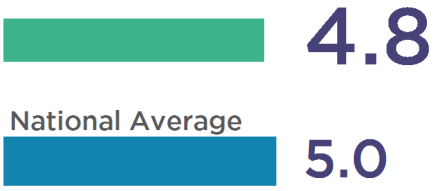
1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Develop an investment strategy based on your time horizon and risk tolerance, working with a financial planner if needed
3. Calculate how much life insurance you need to protect your family

IV: Detailed Results (Segment by Assessment)

Income \$75,000 - \$99,999

Sample size: 13

OVERALL WELLNESS SCORE (0 - 10)



C

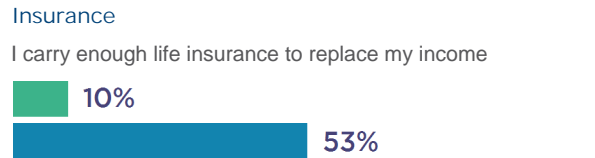
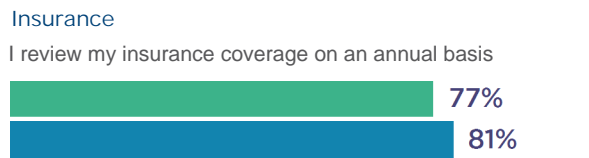
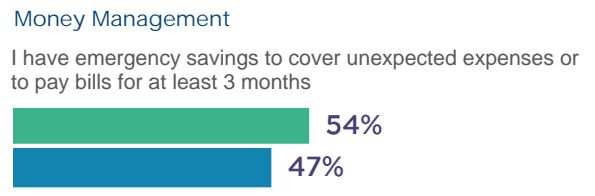
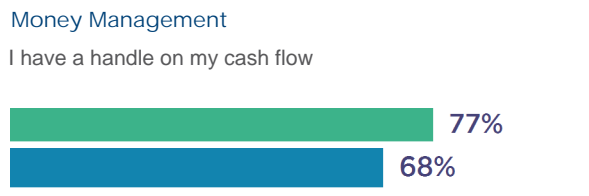
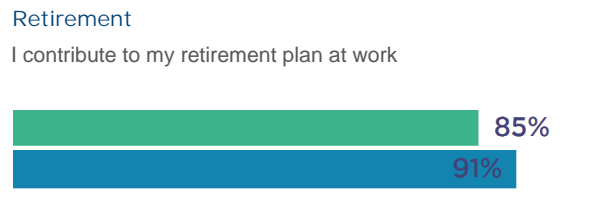
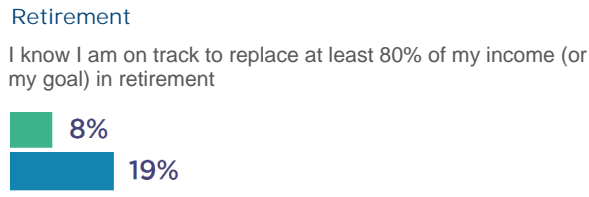
Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
D	D	B	F	F	F	F	D

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Calculate how much life insurance you need to protect your family

IV: Detailed Results (Segment by Assessment)

Income \$100,000 - \$149,999

Sample size: 28

OVERALL WELLNESS SCORE (0 - 10)



D

National Average



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
B	C	C	F	F	D	F	F

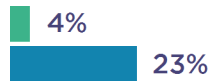
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



Investing

I feel confident that my investments are allocated appropriately based on my risk tolerance



Investing

I am comfortable with the investment basics



RECOMMENDED NEXT STEPS FOR EMPLOYEES

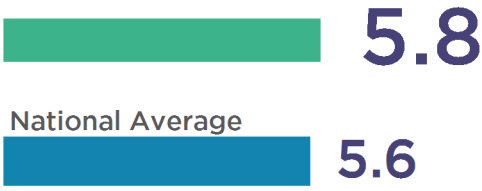
1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Develop an investment strategy based on your time horizon and risk tolerance, working with a financial planner if needed

IV: Detailed Results (Segment by Assessment)

Income \$150,000 - \$199,999

Sample size: 10

OVERALL WELLNESS SCORE (0 - 10)



C

Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
D	B	D	F	B	F	D	A

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



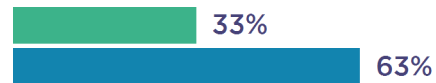
Insurance

I review my insurance coverage on an annual basis



Insurance

I carry enough life insurance to replace my income



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Calculate how much life insurance you need to protect your family
3. Track your spending and create a monthly spending plan that includes building an emergency fund

IV: Detailed Results (Segment by Assessment)

Income Over \$199,999

Sample size: 5

OVERALL WELLNESS SCORE (0 - 10)



D

National Average



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
D	B	B	F	F	F	F	D

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average

Insurance

I review my insurance coverage on an annual basis



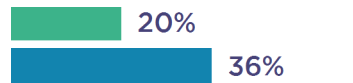
Insurance

I carry enough life insurance to replace my income



Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



Investing

I feel confident that my investments are allocated appropriately based on my risk tolerance



Investing

I am comfortable with the investment basics



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Calculate how much life insurance you need to protect your family
2. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
3. Develop an investment strategy based on your time horizon and risk tolerance, working with a financial planner if needed

IV: Detailed Results (Segment by Assessment)

Gender Female

Sample size: 75

OVERALL WELLNESS SCORE (0 - 10)



National Average



B

Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
B	A	A	F	D	D	F	F

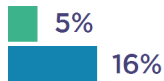
ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response
 ■ National Average

Retirement

I know I am on track to replace at least 80% of my income (or my goal) in retirement



Retirement

I contribute to my retirement plan at work



Money Management

I have a handle on my cash flow



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months



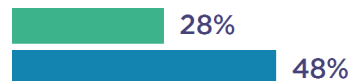
Insurance

I review my insurance coverage on an annual basis



Insurance

I carry enough life insurance to replace my income



RECOMMENDED NEXT STEPS FOR EMPLOYEES

1. Run a retirement projection and increase your retirement plan contributions by at least 1% every year
2. Track your spending and create a monthly spending plan that includes building an emergency fund
3. Calculate how much life insurance you need to protect your family

IV: Detailed Results (Segment by Assessment)

Gender Male

Sample size: 5

OVERALL WELLNESS SCORE (0 - 10)



Average Grade

Financial Stress	Debt	Money Management	Retirement	Investing	Insurance	Tax Planning	Estate Planning
C	C	B	F	F	F	F	F

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response ■ National Average

Retirement

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Retirement

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Insurance

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