

**INTEGRATING FINANCIAL
WELLNESS INTO YOUR
TOTAL REWARDS**

August 27th, 2020

CERTAINTY

INGENUITY

ADVANTAGE

Computershare

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Asking Questions

Enter your question into the Questions pane on the GoToWebinar Control Panel.



The screenshot shows a window titled "Audio" with a menu bar (File, View, Help) and a globe icon. Below the menu bar is a "Questions" pane, which is highlighted with a yellow border. The "Questions" pane contains a text input field with the placeholder text "[Enter a question for staff]" and a "Send" button. Above the "Questions" pane is the "Audio" pane, which contains a telephone icon, radio buttons for "Computer audio" and "Phone call" (selected), and the following text: "Dial: +1 (631) 992-3221", "Access Code: 764-626-987 #", and "Audio PIN: 57 #". Below the "Audio" pane is the text "Problem dialing in?". At the bottom of the window, the text "Talking:" is visible. Below the "Questions" pane, the text "Computershare Webinar" is displayed, followed by "Webinar ID: 123-456-789". Below that, a red dot icon is followed by the text "This session is being recorded." At the bottom of the window, the GoToWebinar logo is displayed.

Housekeeping

Please raise your hand if you can hear us

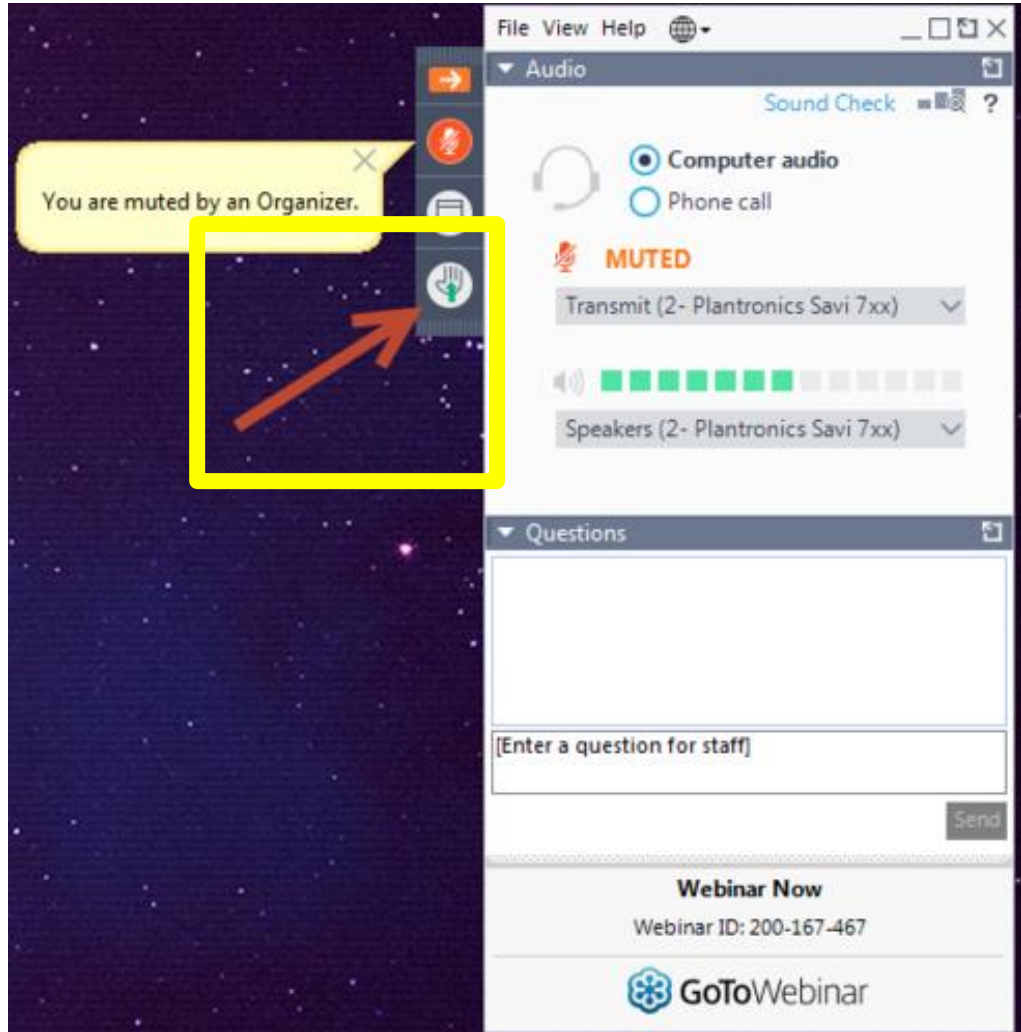
Copy of the presentation slide deck available on the GoToWebinar control panel

Webinar is being recorded

- Email will be sent to all attendees with link to recording and presentation

Webinar qualifies for one CEP credit

Please take our survey!



Introductions



Ken Puritz, Senior Relationship Manager, Computershare US



Nicole Contreras, Communications Program Manager, Computershare US



Sean Davis, Senior Solutions Specialist , Computershare Canada

The Rise of Financial Wellness

Life events and rising health-care costs are top drivers of workforce stress

- Savings plans have replaced pensions
- Rising healthcare costs
- High consumer debt
- Life expectancy getting older and older
- Social Insecurity
- Current savings rates are extremely low



Financial Well-Being

Impact of Presenteeism

Employees who are financially stressed....



Less productive
at work

3 Hrs.



Are absent
more frequently

3.5 Days



Have higher
healthcare Costs

\$413



Are more
likely to quit

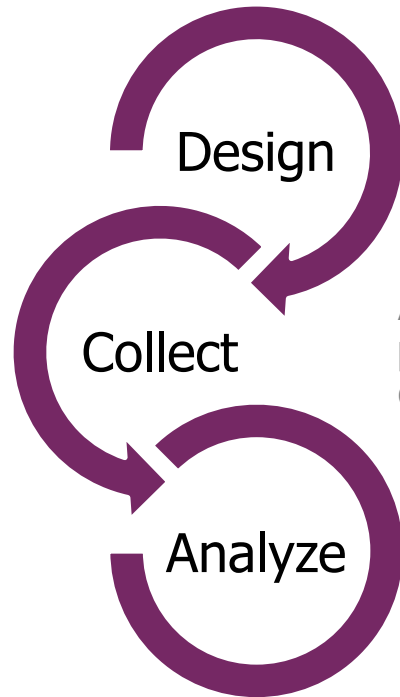
40%

Audience Question 1

Does your company currently offer a financial well-being program?

- No
- No, but is currently looking into offering something
- Yes, but is limited
- Yes and it is a great benefit

Methodology



Design

WorldatWork partnered with Computershare to design a survey focused on measuring the actions being taken by employers to boost the financial well-being of their associates.

Collect

A random sample of WorldatWork members were invited to participate in the survey via email and WorldatWork online channels, resulting in a final sample of 326 respondents.

Analyze

Analysis of the end sample verified that study respondents are a representative mix of the WorldatWork member community.

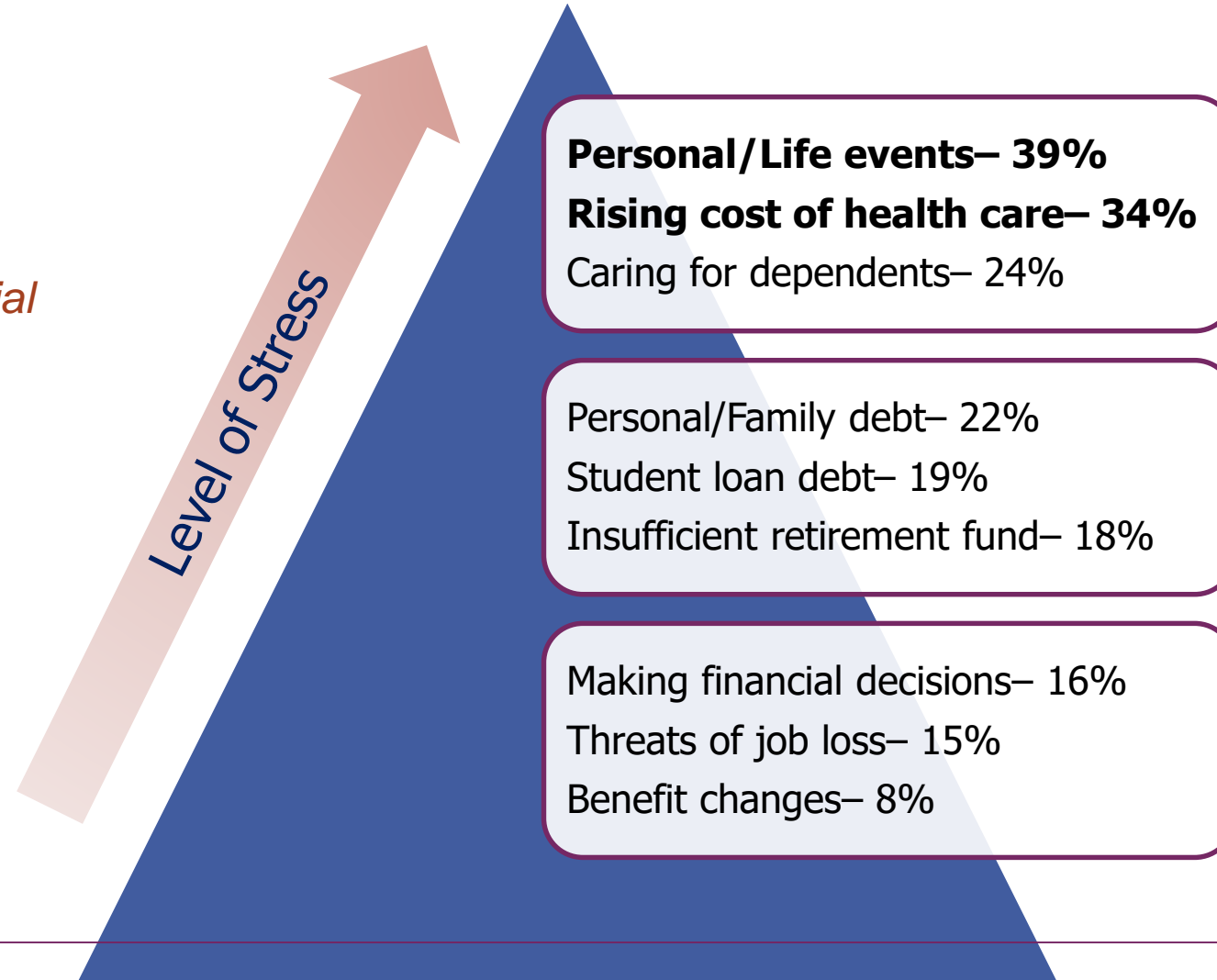
Sample sizes vary by question. Please note that statistical reliability will fluctuate based upon sample sizes. A list of participating organizations can be found [here](#).

Financial Well-Being

Life events and rising health-care costs are top drivers of workforce stress

What are the top two financial stressors within your workforce? (Select two.)

n = 326

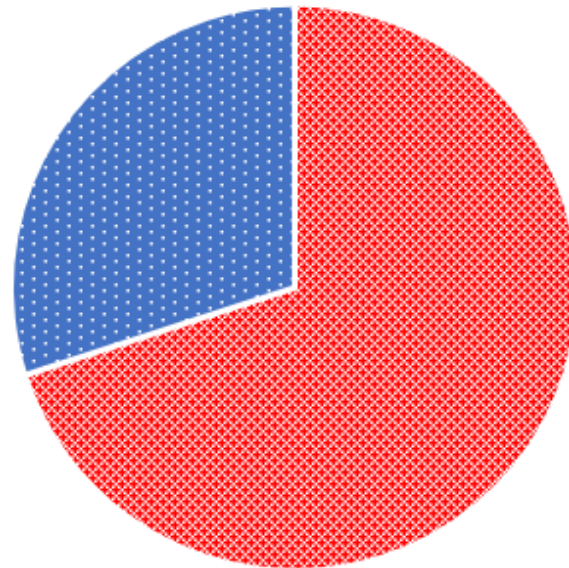


Company Benefit Offerings

Most companies already offer financial well-being benefits. Half of those that don't are considering

- 12% currently do not offer financial well-being programs, but are interested in offering the benefit
- 3% do not currently offer, but are actively implementing financial well-being benefits
- 15% do not currently offer and do not intend to

30% Don't

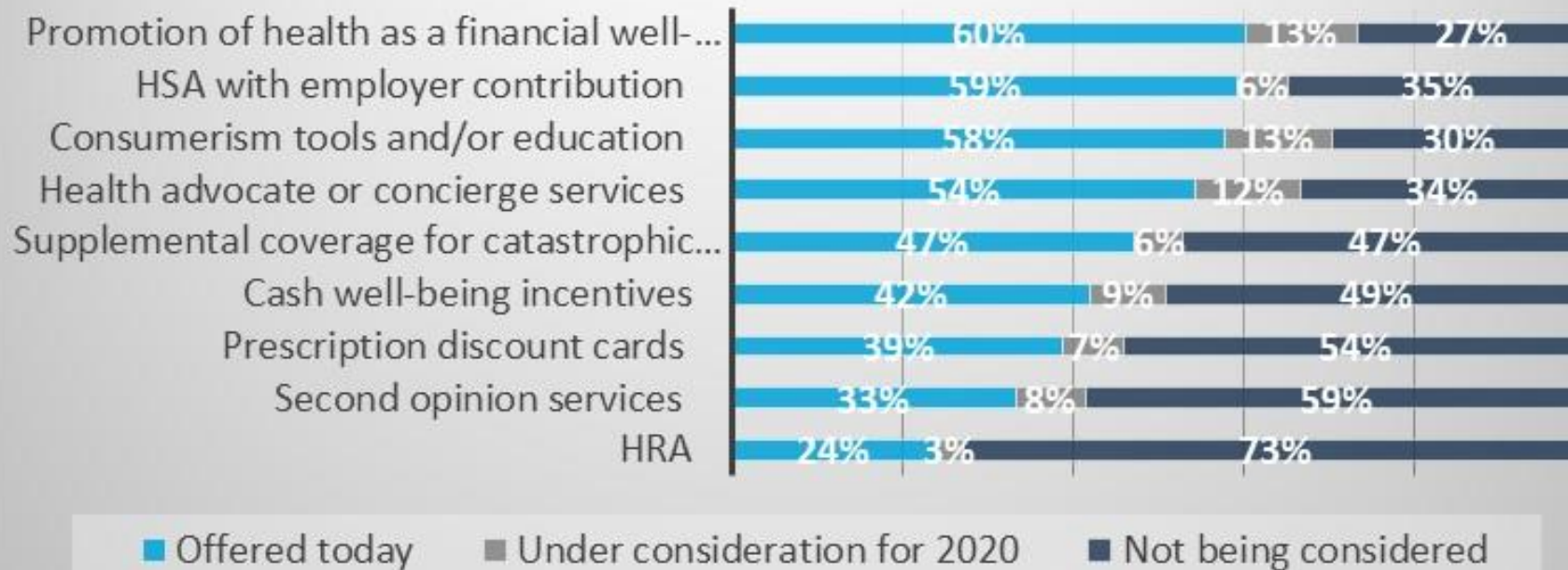


70% Offer

- 36% currently offer financial well-being programs and intend to offer more support next year
- 34% offer financial well-being programs but do not intend to offer more

Health Care

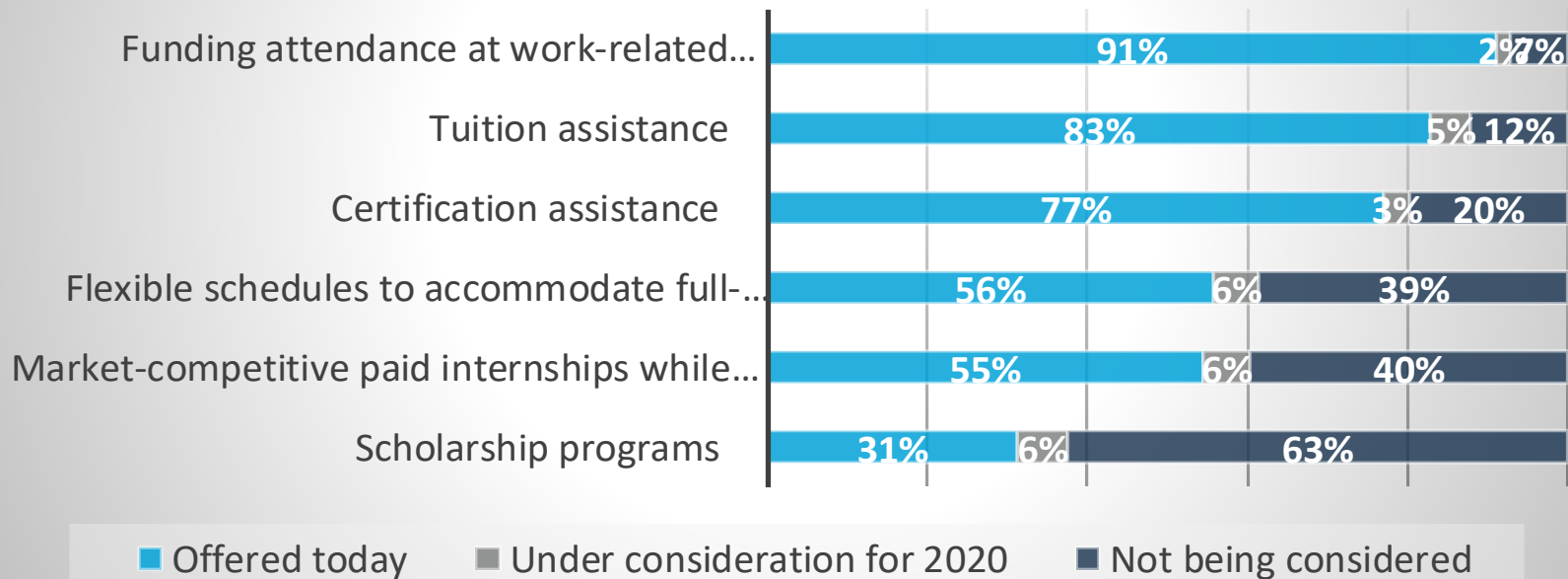
Which of the following health care-related programs are offered to your workforce today or are under consideration for 2020?



HRA has the lowest adoption of all health care programs measured, and future consideration is low as well

College & Professional Development

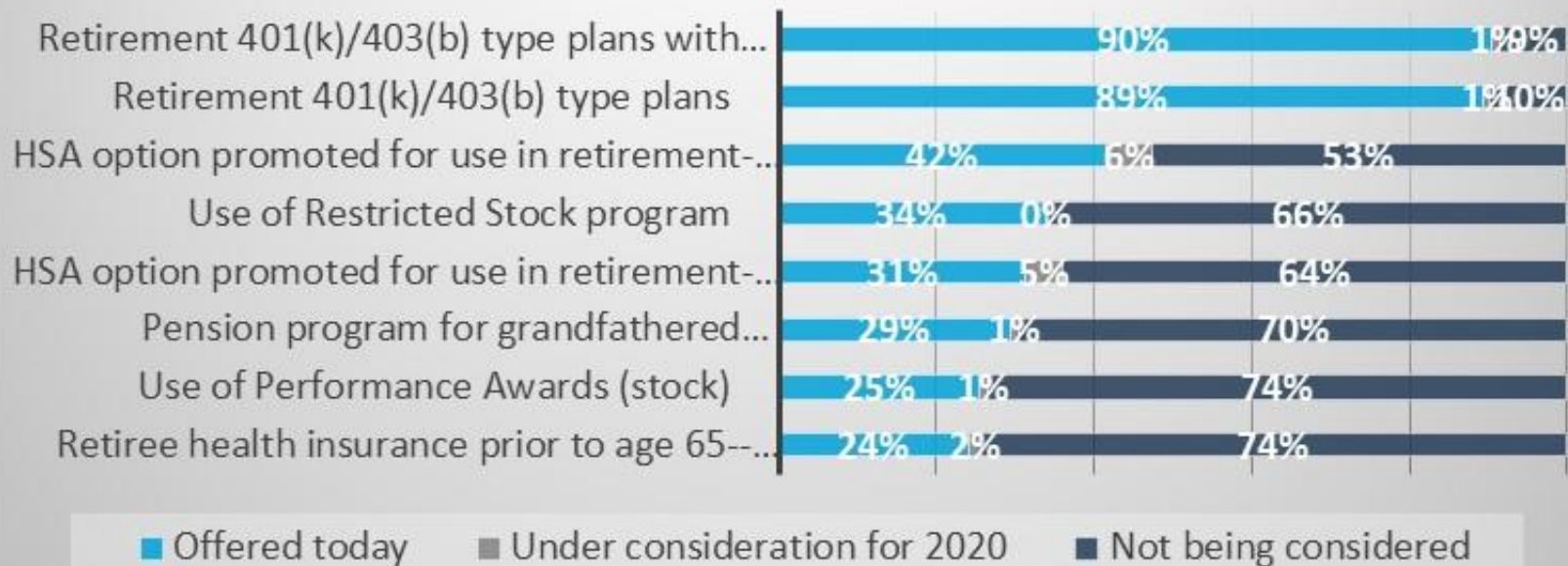
Which college and professional development-related programs are offered to your workforce today or are under consideration for 2020?



Education benefits that can improve employee skills are adopted at much higher rates!

Retirement

Which of the following retirement-related programs are offered to your workforce today or are under consideration for 2020?



Retirement 401k/403b programs are widely offered.

Stock & profit-sharing benefits are not as common

Audience Question 2

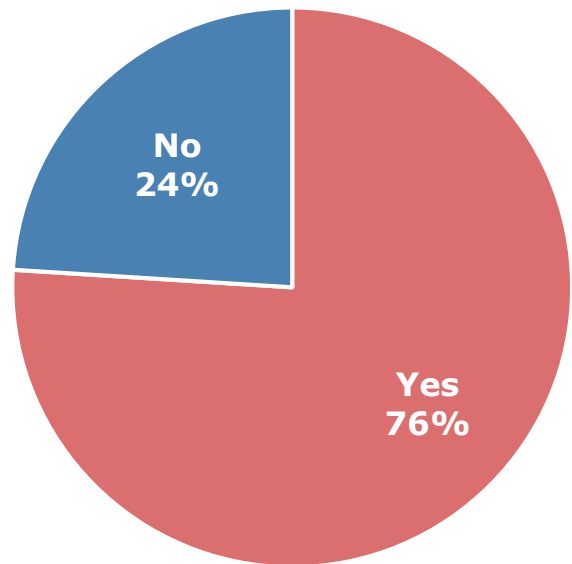
Does your company offer both a Stock Purchase Plan and a 401K(or other retirement type plan)?

- Only a 401K/Retirement Plan
- Both, but I can only participate in one
- Yes, but I only participate in one
- Yes and I participate in both

ESPP and 401K

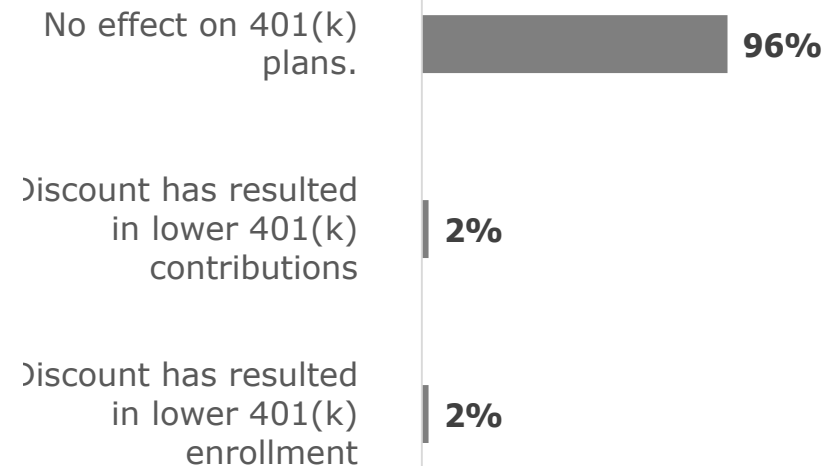
Over two-thirds of companies offering ESPP do so at a discounted rate, with little to no impact on 401k plans

Do you offer a discounted purchase price under your ESPP?



(n=276)

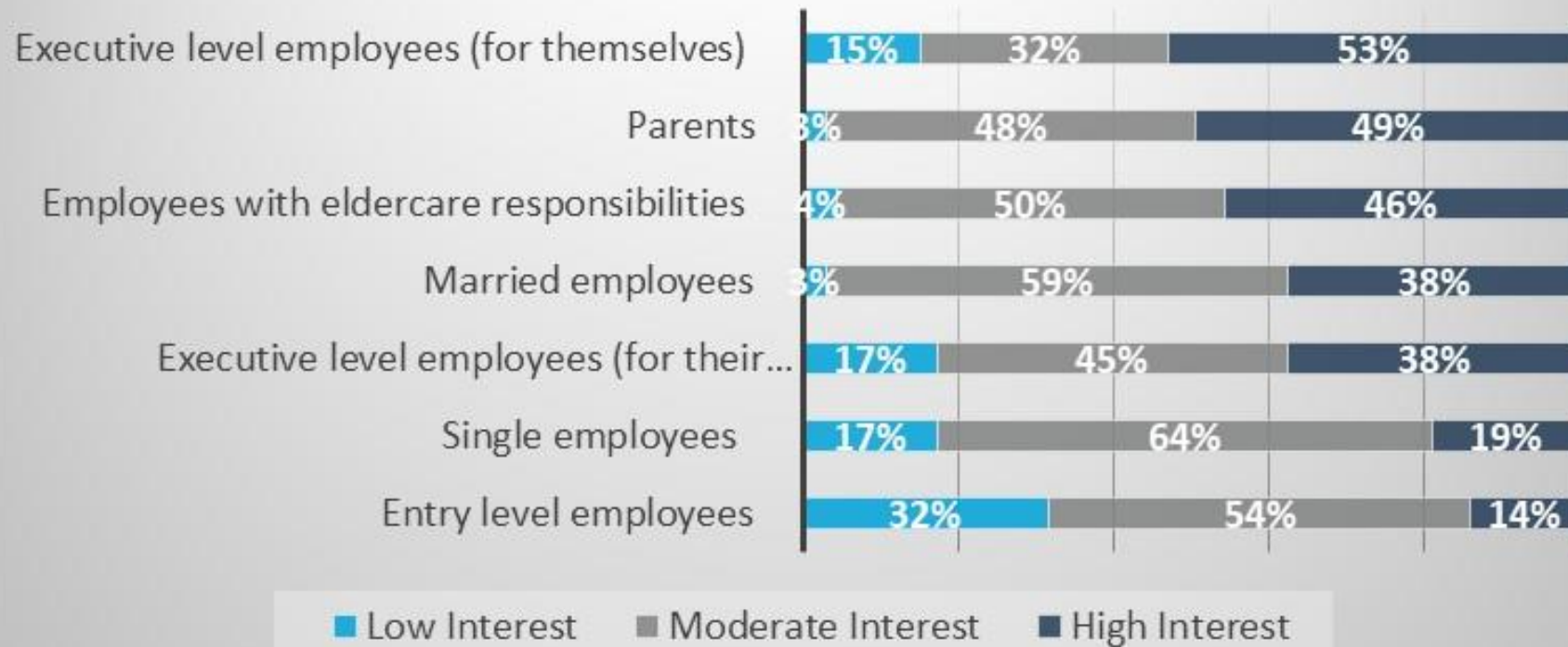
When employees participate in your ESPP, does this affect employee enrollment and/or contributions to 401(k)s?



(n=48)

Communications

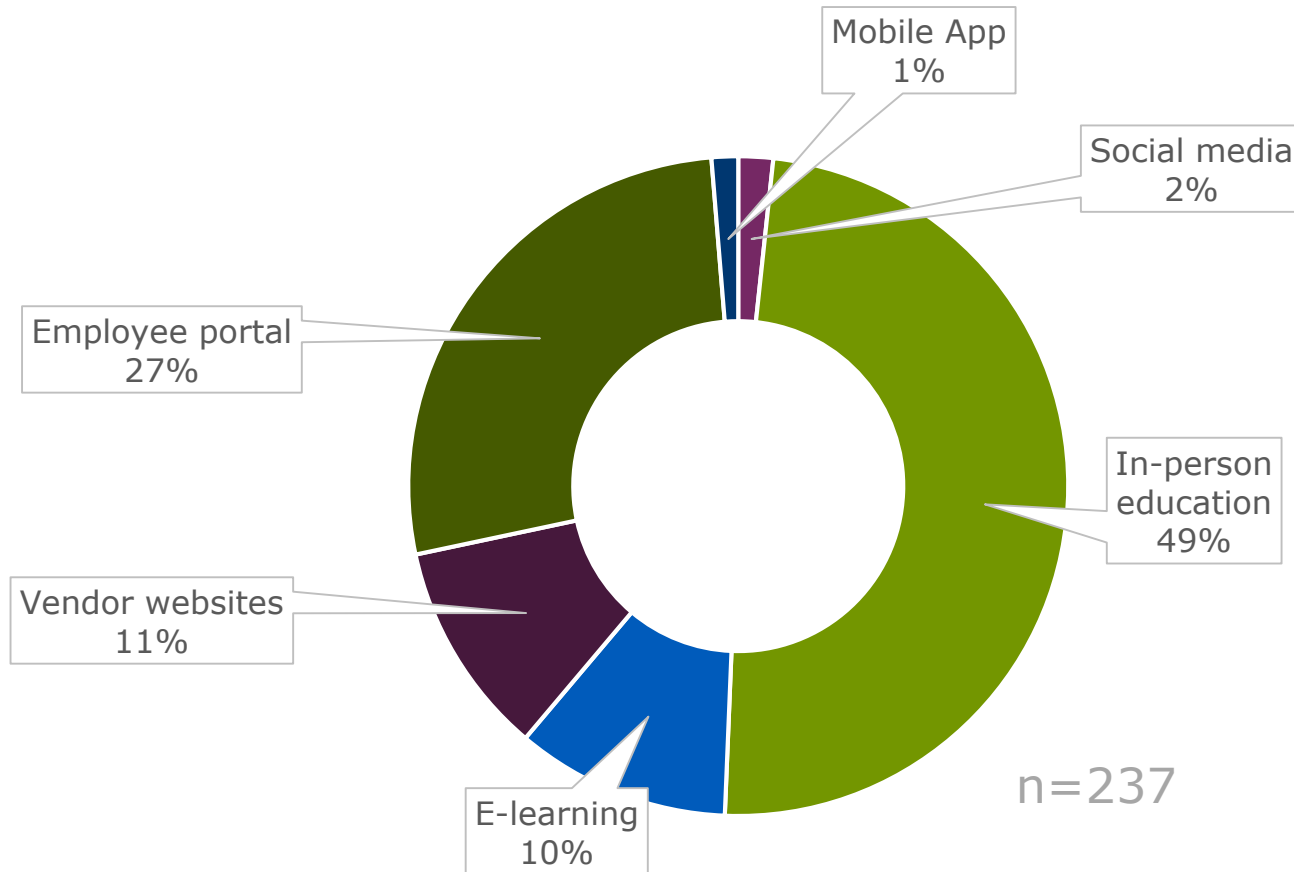
How interested are the following groups in your financial well-being programs?



Executives, parents, and those with eldercare needs are most interested in financial well-being programs

Engagement Strategy

What is the most effective engagement strategy for your company's financial well-being programs?



Most leverage in-person education and company portals for engagement, very few use apps/social media

Audience Question 3

What type of media do you think will provide the best participant uptake in the next 5 years?

- Microsites
- Personalized/Educational Video
- Presentations
- Letter/Postcard
- Email Campaigns

Get the Word Out!

Total Rewards

Web portal – retirement savings, equity awards, ESPP
Statements

Virtual

Create a calendar of webinars

- Solicit feedback
- Tiered approach – beginner, advanced - allows choice

Virtual advice days

On-site and Town Hall

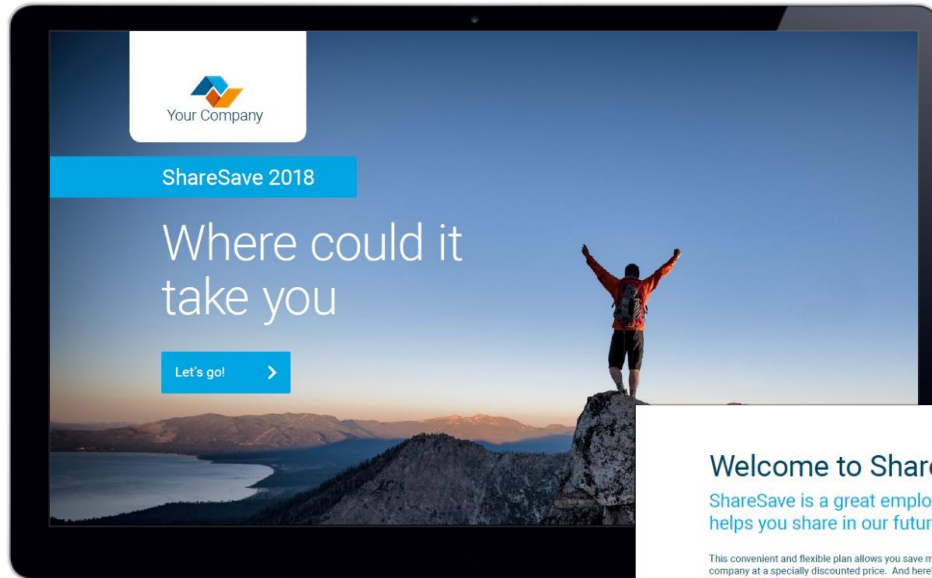
Invite your vendor in to present solutions in person

One on One employee advice sessions



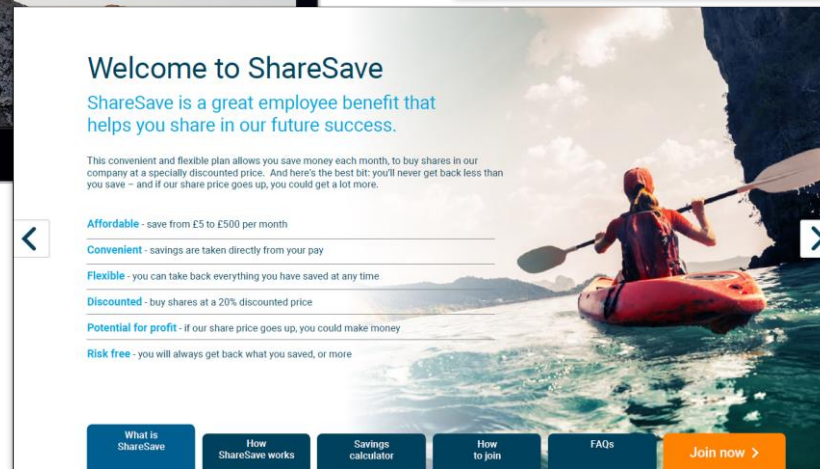
Communications

Great communications inspire emotion. Using powerful imagery, Aspiration links the act of investing to your employees dreams & aspirations.

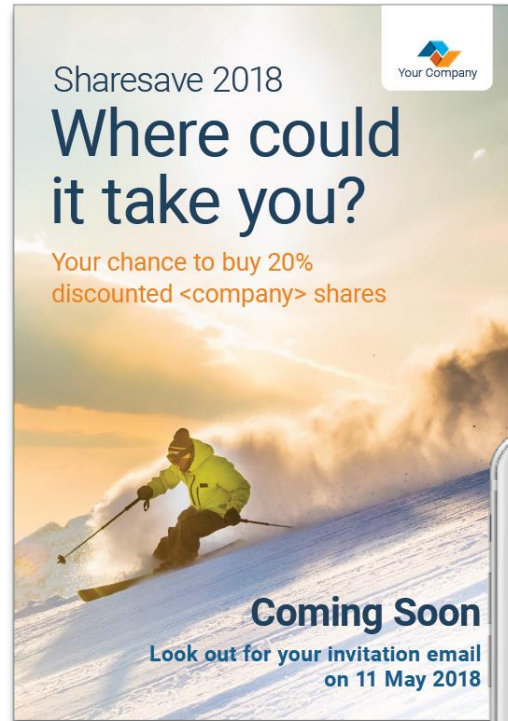


Also available:

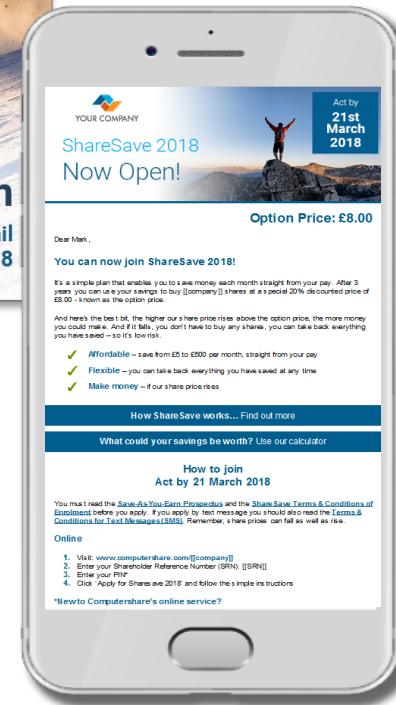
- Letters
- Table Talkers
- Presentation & Factsheets
- Flyers
- Video
- Microsite



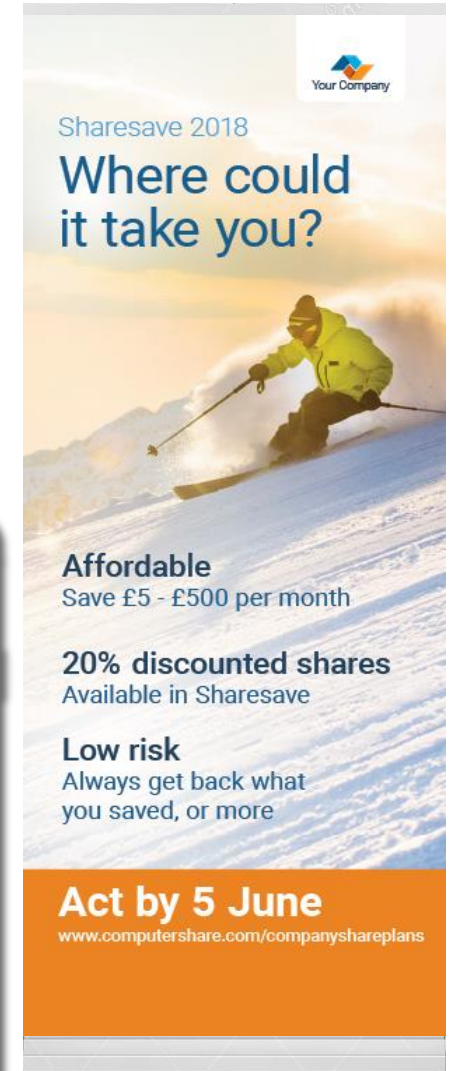
Interactive Brochure



Poster



Email



Pull-up Banner



Audience Question 4

Are you considering changes to your financial well-being program in response to the current pandemic?

- Yes
- No
- I don't know
- Thinking about it

Thank You

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