

What's Now:
Why Financial Wellness
is on employer's minds.

What's Next:
Using that information
to better serve them.

Highlights from the 2019 MassMutual Financial Wellness Study.

MassMutual recently commissioned a nationwide survey of plan sponsors to better understand their views on financial wellness and why these programs matter. Here's what we learned.

Employers are increasingly concerned about their employees' wellbeing.



8 in 10
Say their employees are struggling financially



7 in 10
Believe employees face financial challenges that their current benefits don't offer



Nearly **6 in 10**
Say their employees are looking to them for support

We learned that the vast majority of employers are stepping up their efforts to help.

86% of plan sponsors in our survey said that it is important to offer financial wellness programs.

Their reasons for offering financial wellness solutions are varied, but here are three of the top reasons they mentioned.



Want to help employees address the issues they're facing



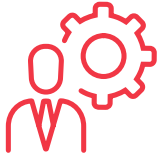
Want to boost employee engagement and morale



Believe that financial wellness programs can help attract and retain quality employees

If financial wellness is a gamechanger for plan sponsors and their employees, how can you help ensure that the programs you offer deliver results?

Consider these tips:



Think strategically about financial wellness.

While many employers offer a choice of benefits, successful sponsors pair their retirement plan with supplemental benefits and financial wellness solutions that empower participants to take control of their finances, meet unexpected expenses, and save for important goals.



Take an employee centric approach.

Financial wellness programs only work if they can help plan participants meet the challenges they're facing. Identifying the unique needs of plan participants will help point you to the right solutions; it will also help set a baseline to measure the program's effectiveness over time.



Work with a financial wellness leader.

8 in 10 plan sponsors say that a company like MassMutual, which offers a comprehensive platform of retirement insurance, and investment products, is best suited to meeting their financial wellness needs. For what's now and what's next.

At MassMutual, we have our finger on the pulse of financial wellness and what plan sponsors need and want to help employees take charge of their finances. For what's now and what's next.

To learn about MassMutual's retirement plan solutions, including our financial wellness program, please contact us today at **1-800-874-2502, Option 4.**

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Source: MassMutual Workplace Financial MassMutual Workplace Financial Wellness Study, Greenwald & Associates and MassMutual, 2019: <https://retire.massmutual.com/retire/pdf/retire/rs48062.pdf>

