

Personalized solutions for employee financial and personal well-being

Supporting financial well-being helps employees pay off debt and save for emergencies and retirement. It also can drive business results by boosting candidate recruiting, engaging employees, reducing health care costs and increasing retention.

A comprehensive financial wellness offering helps meet the needs of a diverse workforce with resources designed to drive action. The desired impact is lasting behavior changes that are life enriching and help employees become retirement ready, all at no additional cost.

Your employees have access to the following solutions at The Standard:

Enrich™	Life Resources by Health Advocate SM	Retirement Readiness Tools
For addressing financial needs such as debt, budgeting and more	For support finding balance and feeling more in control	To identify goals and motivate plan engagement



How using Enrich helped employees¹

- 55%** increase in savings, by active users, over a 12-month period
- 28%** increase in paying off credit card in full monthly
- 35%** increase in users on track with financial goals
- 34%** increase in contributions to retirement plan
- 59%** increase in building emergency savings to cover 3-6 months of expenses
- 10%** increase in contributing enough to get the full match

There is no guarantee that you will achieve the same results.

Personalized financial education by Enrich

Here's how it works



Financial check-up

Gathers perceptions and actions about money and finances.



Money personality assessment

Teaches how personality influences actions and how to make better decisions.



Personalized courses and an action plan

Addresses unique needs and goals.

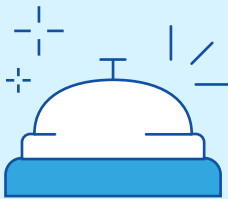


Regular check-ins

Prompts employees regularly to stay accountable and guide progress.

Life Resources by Health Advocate

Professional resources and tools



No obligation professional services help employees address challenges so they can feel more in control

- confidential support with personal problems
- assistance locating work/life resources
- legal matters guidance: estate planning, divorce, real estate, tax or IRS matters
- tools for drafting legal documents such as wills, power of attorney and others
- access to webinars, self-assessments, articles and the personalized legal and financial fitness centers
- and more

Personalized retirement readiness resources

Online education, tools and a readiness score



Employees can benefit from helpful tools and information when they visit their account at Personal Savings Center

- scenario building slider tools that can include assets outside the plan
- calculators
- anticipated monthly retirement income
- and more

When employees see a path to becoming financially well, they may be more likely to start saving for retirement or increase their savings.

If you're a plan sponsor, contact your financial professional or representative at The Standard to learn more. If you're a financial professional, contact our sales team at **844.239.3561**.

¹ Enrich Behavioral Change Results, Enrich 2021 research summary

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Enrich and Health Advocate are not affiliated with StanCorp Financial Group or any of its subsidiaries. Enrich provides educational resources that may be relevant for you to consider as you plan your financial wellness journey. None of the resources referenced herein is intended as a financial plan, financial advice, or a recommendation to take specific action. You should consult with an appropriately licensed financial professional for financial advice and planning.

