Promote financial wellness in the workplace

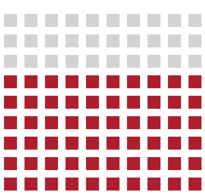
Less than 35%

of workers are confident about their financial security.[1]

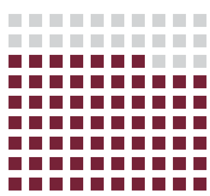
Our financial wellness program includes educational and interactive materials that cover a variety of key topics — such as managing debt, budgeting, navigating life events, and more. This comprehensive program consists of in-person or virtual presentations led by your retirement plan representative, as well as videos, flyers, and articles that can be posted on your company's intranet or distributed via email. These materials are designed to help employees take charge of their financial health and build strong habits to achieve short- and long-term goals.

Start using these materials today to help participants improve their financial wellness and get on track for the futures they envision.

Employees who use financial wellness programs:[1]



70% say they reduced their stress



77% say it had a positive impact

[1] Lincoln, Wellness@Work: Retirement Plan Services, 2023.

Seminars

- **Financial Wellness:** A thorough overview of financial wellness topics and managing competing priorities
- **Managing Student Loan Debt:** An in-depth discussion of student loan debt and ways to manage it more effectively
- **Market Volatility:** An overview of how to manage market volatility by diversifying and focusing on long-term goals
- **Navigating Family Events:** A discussion of the financial implications of marriage, divorce, and blended families
- **Countdown to College:** An informative overview of tips, resources, and strategies to help parents save for their child's college education
- **Budgeting for Your Future:** An interactive overview that details how to create and manage a household budget
- **Making a Major Purchase:** A guide that details how to manage competing priorities and make a major purchase, like buying a house or car
- **Understanding Target-Date Funds and Target-Risk Portfolios:** An overview of an all-in-one way to manage asset allocation
- **Financial Considerations for Singles:** An overview of ways single, divorced, or widowed employees can manage their financial futures
- **Managing Debt:** A comprehensive overview of "good debt," "bad debt," and smart spending strategies
- **Interest Rates:** An overview of how interest rate fluctuations affect the economy — and employees' bottom lines
- **Health Savings Accounts (HSAs):** An exploration of this tax-free way to pay for healthcare now and in retirement
- **Demystifying Social Security:** An overview of Social Security benefits
- **Cybersecurity:** An overview of cybersecurity basics and tips to help protect employees from common scams
- **Raising Financially Savvy Kids:** A guide to help parents introduce key financial wellness topics to kids of various ages

Seminar videos

- **Budgeting for Your Future:** How budgeting may help employees find extra money for financial goals
- **Financial Wellness:** Strategies to help employees take charge of financial health and work towards long-term goals
- **Managing Debt:** Considerations for balancing spending and saving
- **Market Volatility:** Strategies to help manage market volatility and maintain focus on long-term goals
- **Health Savings Accounts (HSAs):** A tax-free way to pay for healthcare now and in retirement
- **Three Investing Basics:** An overview of asset allocation, diversification, and portfolio rebalancing

Videos

- **Market Volatility:** An overview of how to manage market volatility by diversifying and focusing on long-term goals
- **Understanding Social Security:** Provides an overview of the benefits — including answers to five key questions about Social Security
- **Interest Rates:** How interest rates work and how they may impact employees as borrowers and lenders
- **Managing Student Loan Debt:** Educates on ways to save for college and pay down student loan debt while managing other financial priorities

Flyers

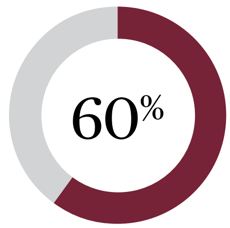
- **Budget to Balance Priorities:** An interactive worksheet that helps employees figure out how they can reduce their spending and boost their savings
- **Financial Considerations for Singles:** A checklist that encourages single employees to consider their specific retirement goals and financial needs
- **Countdown to College Checklist:** An interactive checklist that provides detailed tips for both parents and students during each phase of the college preparation process
- **Financial Wellness:** An informative one-page flyer that highlights key takeaways and financial health tips from the general presentation on practicing financial wellness
- **Raising Financially Savvy Kids:** A helpful one-pager than includes six key financial conversations to have with kids
- **Cybersecurity Tips:** A list of Lincoln Cybersecurity team’s top 10 recommendations for staying safe online
- **Tackle Student Loan Debt:** An interactive worksheet with key takeaways, money-saving ideas, web resources, and sections for setting goals and taking notes
- **Understanding Diversification:** A graphic demonstration that diversification may help investors smooth market ups and downs

Articles

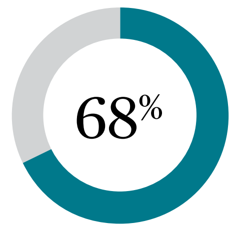
These can be published on your company intranet, emailed, or reformatted to include in your employee newsletter, website, or other company publication.

- Managing Debt
- Creating a Budget
- Creating an Emergency Fund
- Starting a New Job
- Getting Married
- Planning for Your New Child
- The Financial Side of Divorce
- Losing a Loved One

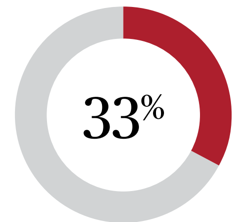
Where do employees stand on financial wellness?[1]



say debt is a problem



are saving less than they think they need for retirement



are confident they have enough to retire on time

Let's work together to help your employees face their financial futures with confidence.

[1] Lincoln, Wellness@Work, Retirement Plan Services, 2023.

Log in at LincolnFinancial.com/RetirementPlans to review our financial wellness program, or contact your retirement plan representative to order these materials.

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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RetirementPlans

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