



Workforce Financial Wellness Assessment

XX/XX/2016 To XX/XX/2016

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)



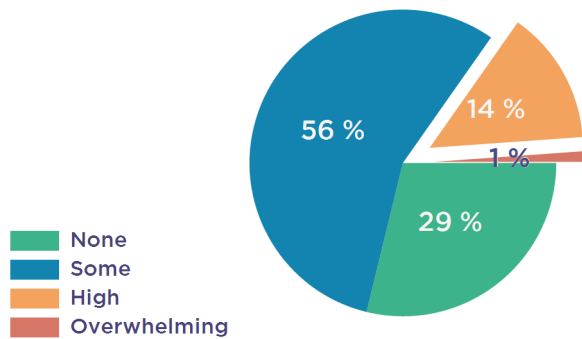
National Average



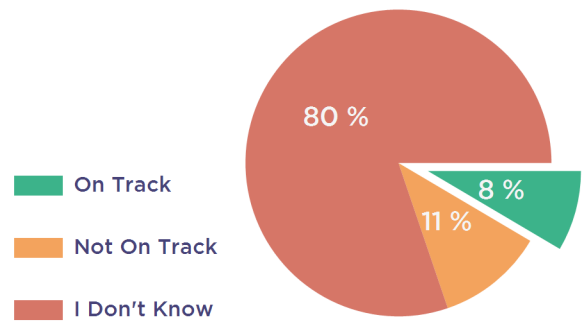
A

Average Grade

Financial Stress



Retirement Preparedness



KEY FOCUS AREAS

Investing (High Income)

Investing (Female)

Money Management (Early Career)

Insurance Planning (High Income)

Retirement Planning (High Income)

PARTICIPATION

Total Financial Wellness Assessments Taken

177

II: Results By Segment

Strategic Focus Areas

■ High Risk

■ Medium Risk

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

II: Results By Segment

Categories

■ High Risk

■ Medium Risk

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

III: Detailed Results

Age Under 30

OVERALL WELLNESS SCORE (0 - 10)



National Average



A

Average Grade

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

ASSESSMENT HIGHLIGHTS

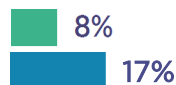
Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



Money Management

I have a handle on my cash flow so I spend less than I make each month:



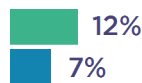
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Build an emergency fund that covers 3 to 6 months of expenses
3. Consider opening a Roth or Traditional IRA to increase retirement savings

III: Detailed Results

Age 30 - 44

OVERALL WELLNESS SCORE (0 - 10)



National Average



A

Average Grade

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

ASSESSMENT HIGHLIGHTS

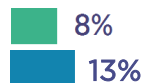
Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



Estate Planning

I have made sure that my beneficiary designations on insurance policies and retirement plans are up to date:



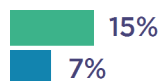
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



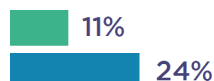
Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



Estate Planning

I have written up legal documents such as a will or trust and made decisions about who should receive my assets and, if I have children, who should raise my children:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Create or update your will, healthcare directive, power of attorney and beneficiaries
3. Work with a financial planner or estate planning attorney to develop a more comprehensive plan

III: Detailed Results

Age 45 - 54

OVERALL WELLNESS SCORE (0 - 10)

 **4.8**

National Average

 **4.9**
C

Average Grade

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

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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

0%

 **7%**

Insurance

Do you have a Long-Term Care insurance policy in place to protect against the costs of a nursing home stay?

0%

 **5%**

Money Management

I have a handle on my cash flow so I spend less than I make each month:

 **67%**
 **67%**

Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?

 **33%**
 **56%**

Insurance

I have Long-Term Disability insurance that will help to replace my salary in case I'm ill or have an accident and am unable to work at my current job:

 **67%**
 **52%**

Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:

 **50%**
 **47%**

RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Build an emergency fund that covers 3 to 6 months of expenses
3. Consider opening a Roth or Traditional IRA to increase retirement savings

III: Detailed Results

Age 55 - 64

OVERALL WELLNESS SCORE (0 - 10)

5.4

National Average

5.6

C

Average Grade

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

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response

■ National Average

Retirement

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

0%

8%

Insurance

I review my insurance coverage on an annual basis and I'm confident that I'm adequately covered by my health insurance and auto/renters/homeowner's policies:

70%

75%

Money Management

I have a handle on my cash flow so I spend less than I make each month:

70%

67%

Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?

80%

56%

Insurance

I carry enough life insurance to replace my income, pay for college expenses, and create an emergency fund for my beneficiaries:

50%

42%

Money Management

I pay my bills on time each month:

90%

86%

RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Determine your retirement expenses, including health care costs
3. Calculate how much coverage your family needs to replace your income

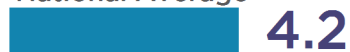
III: Detailed Results

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

OVERALL WELLNESS SCORE (0 - 10)



National Average



B

Average Grade

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

ASSESSMENT HIGHLIGHTS

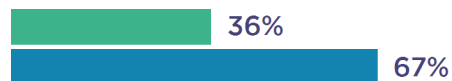
Key Vulnerability Areas

 Average Employee Response

 National Average

Money Management

I have a handle on my cash flow so I spend less than I make each month:



Debt

I'm comfortable with the amount of debt I have (not including my mortgage):



Retirement

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



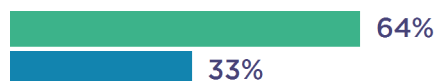
Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:



Debt

Do you feel overwhelmed with the amount of debt you have?



Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



RECOMMENDED NEXT STEPS

1. Build an emergency fund that covers 3 to 6 months of expenses
2. Try to negotiate new debt payment terms
3. Create a plan to pay down your debt

III: Detailed Results

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

OVERALL WELLNESS SCORE (0 - 10)

5.6

National Average

4.7

A

Average Grade

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

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

■ Average Employee Response

■ National Average

Retirement

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

■ 8%

■ 3%

Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:

■ 8%

■ 28%

Insurance

I review my insurance coverage on an annual basis and I'm confident that I'm adequately covered by my health insurance and auto/renters/homeowner's policies:

■ 75%

■ 75%

Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?

■ 75%

■ 56%

Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?

■ 0%

■ 7%

Insurance

I carry enough life insurance to replace my income, pay for college expenses, and create an emergency fund for my beneficiaries:

■ 0%

■ 42%

RECOMMENDED NEXT STEPS

1. Consider opening a Roth or Traditional IRA to increase retirement savings
2. Determine if you're on track to replace at least 80% of your income in retirement
3. Create or update your will, healthcare directive, power of attorney and beneficiaries

III: Detailed Results

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

OVERALL WELLNESS SCORE (0 - 10)



Average Grade

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

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



Money Management

I have a handle on my cash flow so I spend less than I make each month:



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:



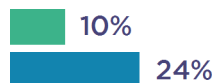
Estate Planning

I have made sure that my beneficiary designations on insurance policies and retirement plans are up to date:



Estate Planning

I have written up legal documents such as a will or trust and made decisions about who should receive my assets and, if I have children, who should raise my children:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Consider opening a Roth or Traditional IRA to increase retirement savings
3. Build an emergency fund that covers 3 to 6 months of expenses

III: Detailed Results

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

OVERALL WELLNESS SCORE (0 - 10)

 **5.1**

National Average

 **5.1**

C

Average Grade

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

ASSESSMENT HIGHLIGHTS



Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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

 **8%**
 **5%**

Money Management

I have a handle on my cash flow so I spend less than I make each month:

 **92%**
 **67%**

Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:

 **25%**
 **28%**

Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?

 **63%**
 **56%**



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:

 **46%**
 **47%**

Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?

 **4%**
 **7%**

RECOMMENDED NEXT STEPS

1. Consider opening a Roth or Traditional IRA to increase retirement savings
2. Determine if you're on track to replace at least 80% of your income in retirement
3. Build an emergency fund that covers 3 to 6 months of expenses

III: Detailed Results

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

OVERALL WELLNESS SCORE (0 - 10)



Average Grade

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

ASSESSMENT HIGHLIGHTS

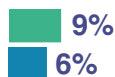
Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



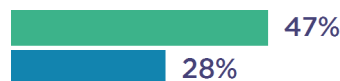
Estate Planning

I have made sure that my beneficiary designations on insurance policies and retirement plans are up to date:



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



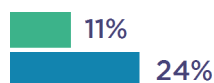
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



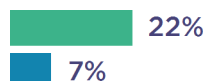
Estate Planning

I have written up legal documents such as a will or trust and made decisions about who should receive my assets and, if I have children, who should raise my children:



Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Create or update your will, healthcare directive, power of attorney and beneficiaries
3. Work with a financial planner or estate planning attorney to develop a more comprehensive plan

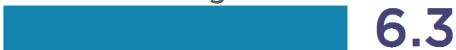
III: Detailed Results

Income Over \$199,999

OVERALL WELLNESS SCORE (0 - 10)



National Average



C

Average Grade

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

ASSESSMENT HIGHLIGHTS

Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



Insurance

I review my insurance coverage on an annual basis and I'm confident that I'm adequately covered by my health insurance and auto/renters/homeowner's policies:



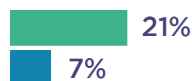
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



Insurance

I carry enough life insurance to replace my income, pay for college expenses, and create an emergency fund for my beneficiaries:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Create or update your will, healthcare directive, power of attorney and beneficiaries
3. Realign your investment strategy based on your timeframe and risk tolerance

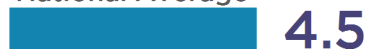
III: Detailed Results

Gender Female

OVERALL WELLNESS SCORE (0 - 10)



National Average



A

Average Grade

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

ASSESSMENT HIGHLIGHTS

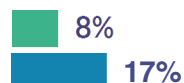
Key Vulnerability Areas

 Average Employee Response

 National Average

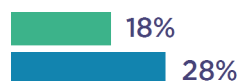
Retirement

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



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



Money Management

I have a handle on my cash flow so I spend less than I make each month:



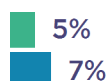
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



Money Management

I have emergency savings to cover unexpected expenses or to pay bills for at least 3 months if I lose my job:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Build an emergency fund that covers 3 to 6 months of expenses
3. Consider opening a Roth or Traditional IRA to increase retirement savings

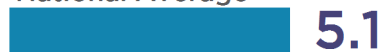
III: Detailed Results

Gender Male

OVERALL WELLNESS SCORE (0 - 10)



National Average



A

Average Grade

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

ASSESSMENT HIGHLIGHTS

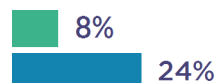
Key Vulnerability Areas

 Average Employee Response

 National Average

Retirement

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



Investing

I feel confident that my investments are allocated appropriately between stocks, bonds, and cash based on my risk tolerance and time horizon:



Estate Planning

I have made sure that my beneficiary designations on insurance policies and retirement plans are up to date:



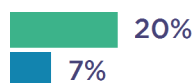
Retirement

Do you save enough in your 401(k), 457 or 403(b) plan to get the full company match?



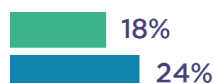
Investing

Do you look at all your combined assets to develop a master asset allocation and avoid overlapping of investments or overweighting certain asset classes?



Estate Planning

I have written up legal documents such as a will or trust and made decisions about who should receive my assets and, if I have children, who should raise my children:



RECOMMENDED NEXT STEPS

1. Determine if you're on track to replace at least 80% of your income in retirement
2. Create or update your will, healthcare directive, power of attorney and beneficiaries
3. Work with a financial planner or estate planning attorney to develop a more comprehensive plan