The top stressor for Americans is their finances. The stress directly harms businesses and can cost employers $15,000 each year per impacted employee. And traditional solutions don't work because they only focus on education and don't deliver tangible results.

What's needed is a solution that requires very little effort to set up and automatically saves money from each paycheck without any effort from the employee. That solution is SecureSave.

A High-Impact, Easy Solution That Delivers Results
SecureSave is an app that uses automation and behavioral science to help employees build a fund for emergencies.

- **53% adoption rate**
  Participants save an average of $400 in 3.9 months.

- **95% stays in savings**
  Employees keep most of their funds in the account.

- **50% of participants check their account every month**
  A benefit with high awareness and participation.

### Employee Benefits
- Sign up takes under 2 minutes
- Employees maintain full control of their account
- Access to funds is available immediately
- Transferable FDIC-insured account
- Autosave from paycheck makes saving easy and automatic

### Employer Benefits
- Automated setup and maintenance makes it easy for administrators, HR and participants
- Increase views of your existing financial-wellness content
- Attract new employees and improve retention
- Most clients up and running in weeks

PROGRAM EXAMPLE
- Employer Sign Up Bonus: $20
- Default contribution: $30
- Per paycheck match: $5
- Average savings per year: $1,000 per employee

*Based on 2 pay periods per month

Prioritize Financial Wellness to Win and Keep Talent
Emergency savings programs can help companies improve retention, morale, and productivity. And employees want it: over one-third (37%) say emergency savings is their top new benefit choice.

For more information contact your Milliman Relationship Manager or Julie Cannaday - Julie.Cannaday@Milliman.com

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**SecureSave** is an outstanding program and a very valuable employee benefit. The program was very easy to set up and administer. I'm happy to report we have over 75% participation.

-Jim Bailey, President of Filtec Manufacturing