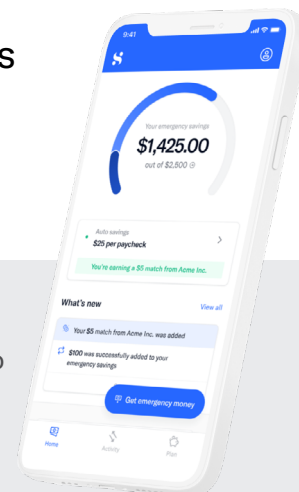




The Emergency Savings Program for Greater Productivity and Retention

Employee's Financial Wellness Materially Impacts Business Results

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.



High employee churn

Financially stressed employees are **2.2x more likely** to seek employment elsewhere.

Source: BenefitsPro

Disruptions and poor quality

Cash-strapped employees are **4.9x more likely** to miss deadlines and produce lower quality work.

Source: PwC

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

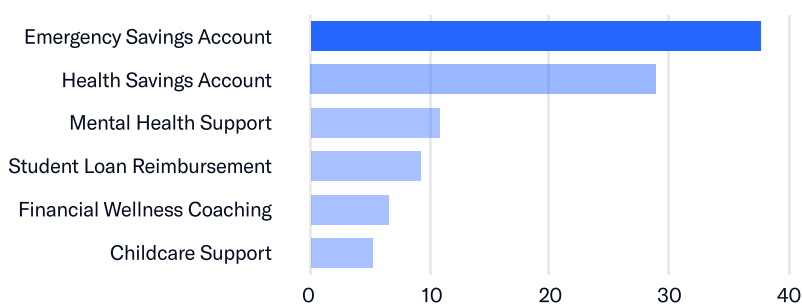
PROGRAM EXAMPLE

- 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

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