



Wellness includes good financial habits as well as diet and exercise

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Manulife's Financial Wellness Assessment  
For Group Benefits Programs



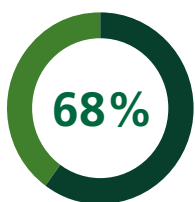


Discover the positive effects of the Financial Wellness Assessment for your employees and your business.

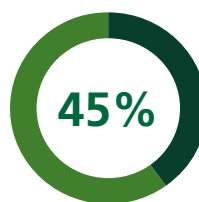
Wellness goes beyond eating well and working out. An individual's finances – and the stress it can create – can also have an effect on their well-being. Research shows an individual's financial wellness is an important aspect of their overall health. There's even a connection between an individual's health and financial wellness and their productivity at work.<sup>1</sup>

### POOR FINANCIAL WELLNESS AFFECTS PRODUCTIVITY

Do you know how your employees feel about their finances? Because poor financial wellness in your workforce can have a significant impact on your company's bottom line.



**of Canadians are stressed by their finances<sup>2</sup>**



**of Canadians are distracted at work because of money<sup>3</sup>**

<sup>1</sup> Manulife/Ipsos Reid Health and Wealth – Wellness Study conducted by Ipsos Reid, February 2014

<sup>2</sup> Manulife Financial Wellness Study – 2016 Index

<sup>3</sup> Id.





## Increase health and engagement in the workplace

It's important to look after physical and emotional well-being. But it goes further than that – it's important to understand that finances can affect an individual's wellness. Identifying financial concerns – and taking action to address them – can help employees improve their well-being.

### **MANULIFE'S FINANCIAL WELLNESS ASSESSMENT DOES EXACTLY THAT.**

By completing the Financial Wellness Assessment, your plan members gain a clear picture of their overall financial situation and receive a personalized action plan to help improve their financial health – and their well-being.

This easy-to-use resource quickly engages users and gets them thinking about their financial future and what it means to be prepared. By answering a few simple questions and choosing their top three financial priorities, the Financial Wellness Assessment can help members understand their current financial state – and gives them tools to take control of their finances.

#### **THE FINANCIAL WELLNESS ASSESSMENT ANALYZES KEY AREAS OF AN INDIVIDUAL'S OVERALL FINANCIAL SITUATION:**

- Budgeting
- Retirement planning
- Investing
- Debt management
- Financial protection
- Financial stress





Members can revisit the Financial Wellness Assessment to measure their progress and work towards new goals as their situation changes.

GET INSIGHTS, TAKE ACTION

Data gathered is shared through the Financial Wellness Assessment Report.\* The report gives aggregate insight into your members’ levels of financial wellness and highlights areas that require more attention.

You can take action with this information to help members address some of their challenges through Manulife’s Employee and Family Assistance Programs if you offer it.

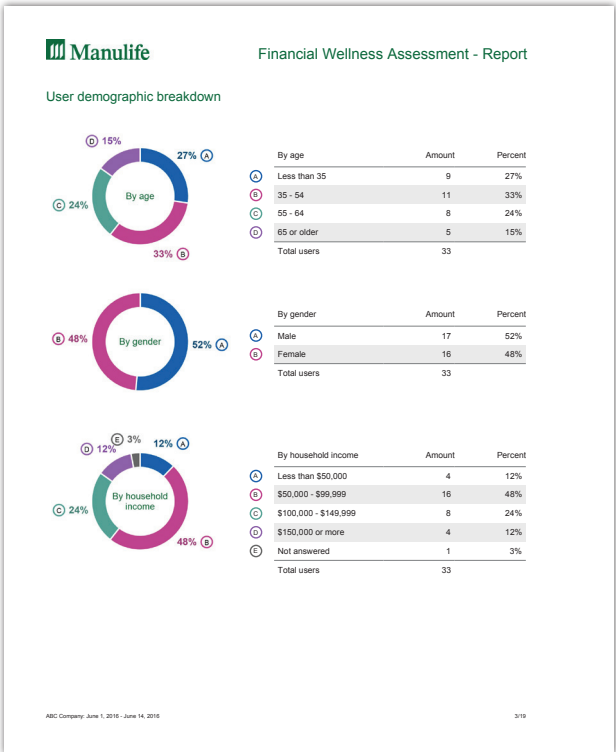
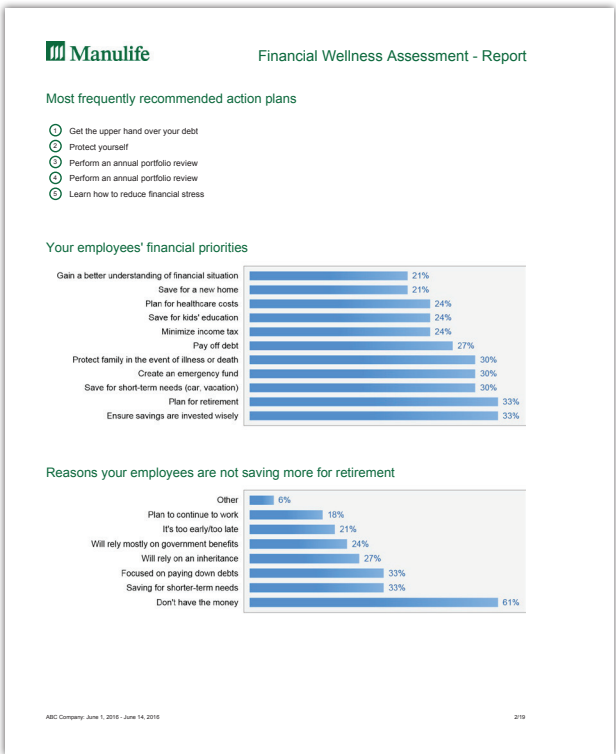
REPORT DETAILS:

- The number of members that have completed the assessment, by age, gender and household income
- Overall average score, along with a breakdown by age, gender and household income
- Top five most frequently recommended action plans
- Information on financial priorities
- Overall results broken down by six categories – budgeting, retirement planning, investing, debt, protection and financial stress



LESS WORRY, MORE FOCUS

Helping your members take control of their financial situation can reduce their stress and improve their health, which can help them focus and excel in their performance at work – ultimately helping increase your bottom line.



\* The Financial Wellness Assessment Report will only be produced if a minimum of 25 members have completed the assessment. The report is not available to all plans.

## IMPROVING THE WELLNESS OF CANADIANS

The Financial Wellness Assessment is part of Manulife's focus on helping employees bring their best to work, every day. This innovative resource complements the Health Risk Assessment, adding another dimension by focusing on an important topic that needs more attention when considering an individual's overall wellness.

Helping your members tackle their financial concerns can help them reduce their stress, which can mean fewer health-related issues and associated costs.

For a healthier and more engaged workforce, contact your Manulife representative to learn more about the Financial Wellness Assessment and for ways to promote it.

