

Plan Sponsor Update

WHAT'S AHEAD FOR PARTICIPANT COMMUNICATION

JANUARY 2024

Financial stress weighs on employees' minds, crushes productivity, and even impacts your bottom line through absenteeism and turnover. That's why for 2024, our participant education approach puts mental well-being front and center.

Empowering Your Employees: New Curriculum Links Mental Wellness and Financial Security

Our communication team has crafted a holistic program that highlights the emotional realities of money management. It's not just about crunching numbers; it's about building confidence, reducing anxiety, and empowering your employees to take control of their financial futures. By addressing both the "how" and the "why" of saving, we aim to help your participants:

- Stress less about day-to-day expenses with smart budgeting and debt management strategies.
- Develop a wealth-building mindset focused on long-term security and stability.
- Achieve more personally and professionally with the peace of mind that comes from financial confidence.

When your employees feel empowered about their finances, they bring that positive energy and focus back to your company. View the complete 2024 Financial Wellness calendar of events [here](#).

2024 financial wellness *webinar series*.

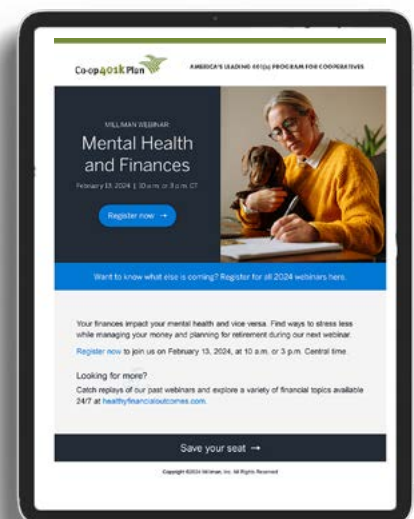
Our four financial wellness workshops are the heart of our 2024 curriculum. We will hold our first webinar of the year on February 13, which will cover how finances impact mental health and vice versa. Participants will receive email invitations approximately two weeks before the live webinar date. You and your participants can register for upcoming events and find playbacks of missed webinars at any time on our [Financial Wellness website](#). Here's a look at what's ahead.

February 13: Mental Health and Finances. Your finances impact your mental health and vice versa. Find ways to stress less while managing your money.

June 27: Financial Literacy for Kids. It's never too early to start healthy saving habits. Learn how to build a solid financial foundation for your family.

September 5: Retirement Savings Basics. Don't procrastinate — set yourself up for success. Get tips on maximizing your savings at any stage in life.

November 19: Life and Legacy Planning. Plan ahead for future needs such as long-term care, caregiving, and what happens to your wealth if something happens to you.

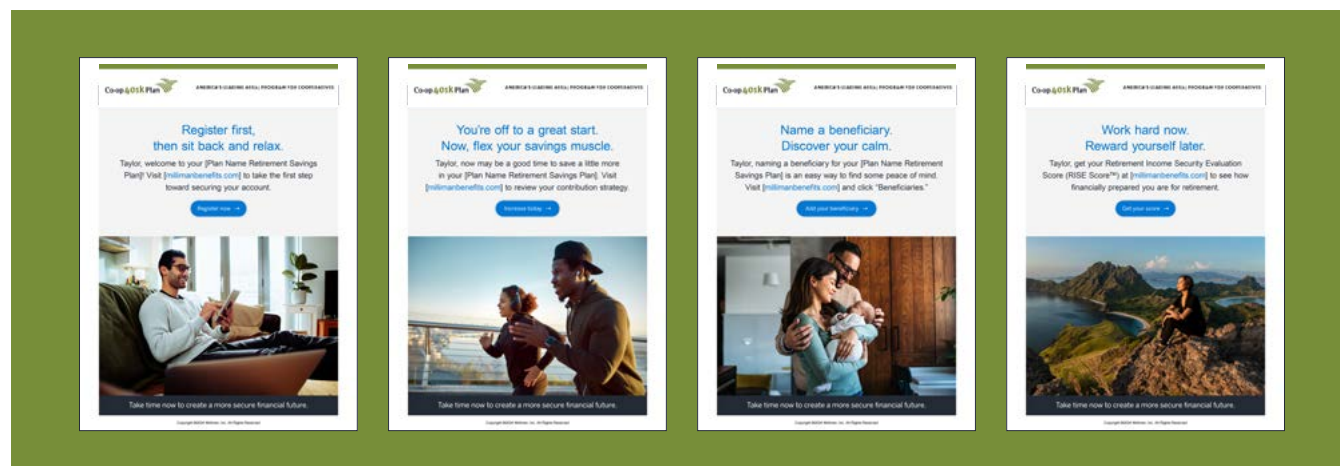


Ongoing administrative *reminders and personalized nudges*.

Whether a participant needs to register their account or designate a beneficiary, Milliman will continue to encourage participants along the way. View the full schedule [here](#).

Personalized *new participant journey*.

During the first few weeks of eligibility, we will guide new participants to take their next best steps on their retirement saving journey through a series of emails.



On-demand content available for *you and your participants*.

In addition to the education and curriculum we'll automatically send to your participants, Milliman offers a full suite of flyers and videos that you can distribute through your internal media channels.

Contact your Milliman representative if you're looking for something specific. Topics include:

- Name your beneficiary
- Advantages of rollovers
- Navigating your retirement account
- Debt management
- Women and finances
- Preparing for retirement
- And more!



Coming soon!

As the definition of financial wellness evolves and the desire for more support increases, we're meeting that need by making enhancements to Milliman's online education hub, **healthyfinancialoutcomes.com**. Participants will find a more dynamic learning environment with interactive content to help them deal with debt, set savings goals and make their money last in retirement. More information coming in spring 2024.