

ENRICH™ FINANCIAL WELLNESS

Personalized financial education that works

Personalized financial education by Enrich™ is one component of Securian Financial's Financial Wellness 360® program – that provides behavior-changing, interactive financial education to help employees improve their financial well-being.

The Enrich platform includes dynamic tools and courses, so employees get a highly personalized experience as they learn about these important financial topics: student debt, mortgages, budgeting, investing, retirement, long-term care and more.

Why offer financial wellness to your employees?

Financial stress distracts employees – and can affect your bottom line. Distraction, driven by financial distress, lowers productivity, increases turnover and affects employee health.¹

Supporting financial well-being not only helps employees pay off debt and save for an emergency, but it can also drive business results by reducing health care costs, boosting candidate recruiting, increasing employee retention and engaging employees.

What Enrich offers your employees

- **Artificial intelligence (AI)** – Enrich uses AI to “learn about the learner” to identify preferred content formats (e.g., videos, articles, courses), to further tailor the experience for each employee.
- **Calculations and worksheets** – Designed to help employees understand where they are and where they want to be. Easy-to-use, downloadable worksheets can help them track their budget, mortgage and retirement savings.
- **Interactive courses** – Offer a rich and highly personalized experience for each employee, beginning with a knowledge check. Participants can explore courses to gain the fundamentals of money management and build a strong foundation for their financial future.
- **Education online program** – Takes a holistic approach to financial wellness to create lasting behavior changes. Employees can access financial experts, interactive courses, financial behavioral analysis, individualized plans, goal setting and an action-based reward system.



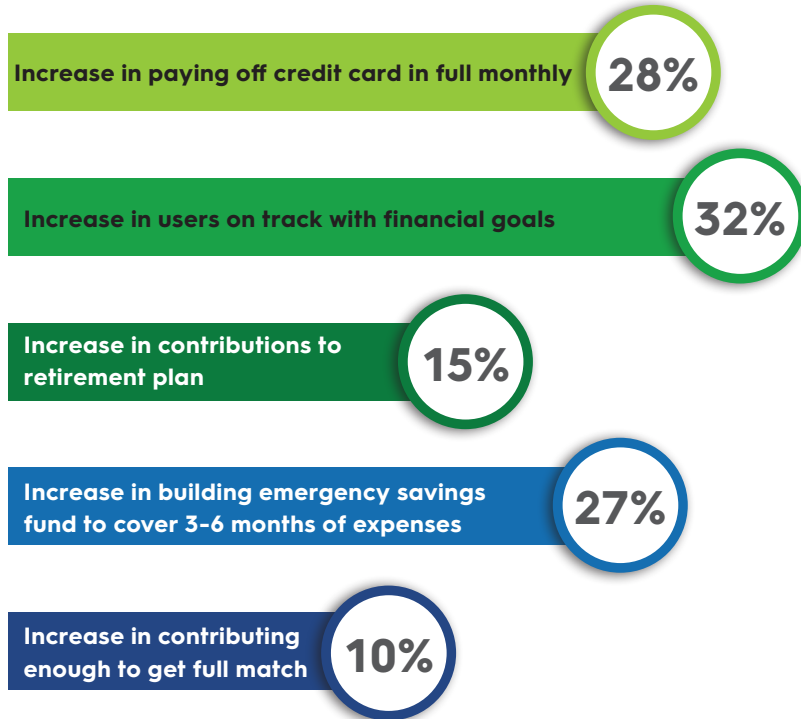
Over 12 months,
active users saw a
55%
increase
in savings.²

What Enrich offers employers

Enrich works directly with you to set up a customized platform to meet your organization's goals, from decreasing employee stress to increasing 401(k) participation.

You also have access to robust reporting, so you can see employee engagement and usage metrics, including module completions and scores; survey questions; content consumed; and aggregate usage data such as total visits, page views and average time spent on the platform.

Here's how Enrich helped employees in 2019²



1. PwC's 9th annual Employee Financial Wellness Survey, PwC US, 2020.

2. [Enrich Behavioral Change Results](#). Enrich 2019 research summary.

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