



**Webinar**

Panel Discussion with HR Leaders  
**Financial Wellness in the  
Next-Normal**

January 21, 2021



# Agenda

- How the events of 2020 have influenced financial wellness in 2020 and beyond
- Key components of a successful financial wellness program
- How do you meet employees where they are?
- How can you measure outcomes?
- How and when to leverage financial wellness vendors
- Creative ways to “budget” for financial wellness programming
- Q&A



**Moderator**

**Camille Bouvet, CFP®**  
Senior Financial  
Wellness Consultant  
**ABD**



**Ben Carter**  
VP, Total Rewards  
**Workday**

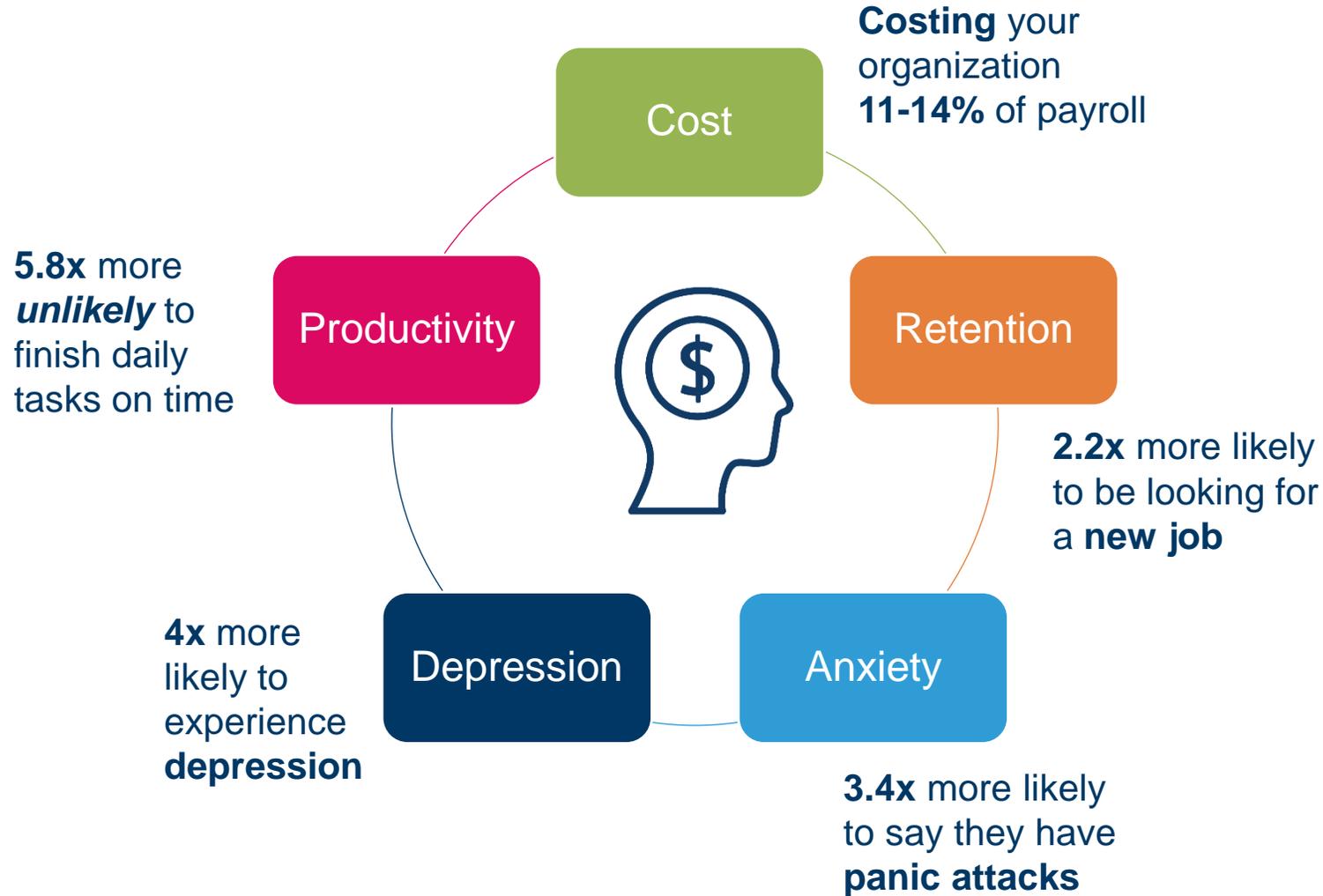


**Suzeth Lara**  
Director, Rewards  
**TIBCO Software**

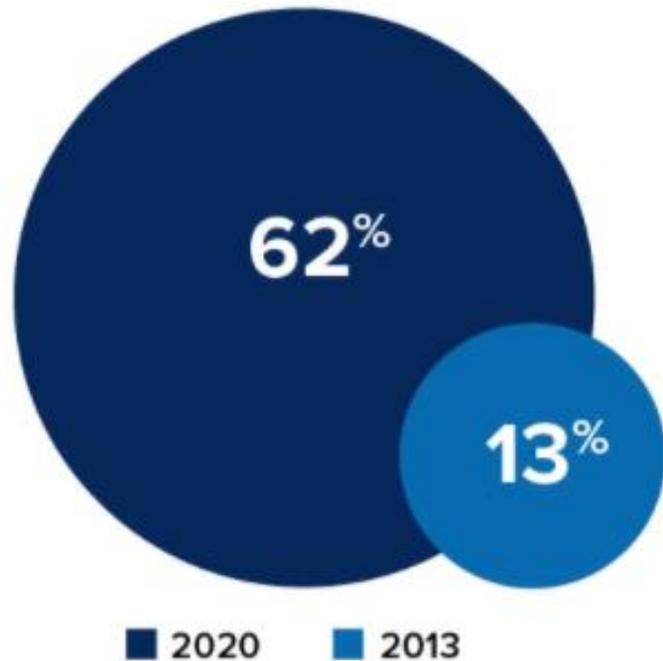


**Anna Mawani**  
Associate Director,  
Benefits  
**BeiGene**

## Employees who have financial worries are...



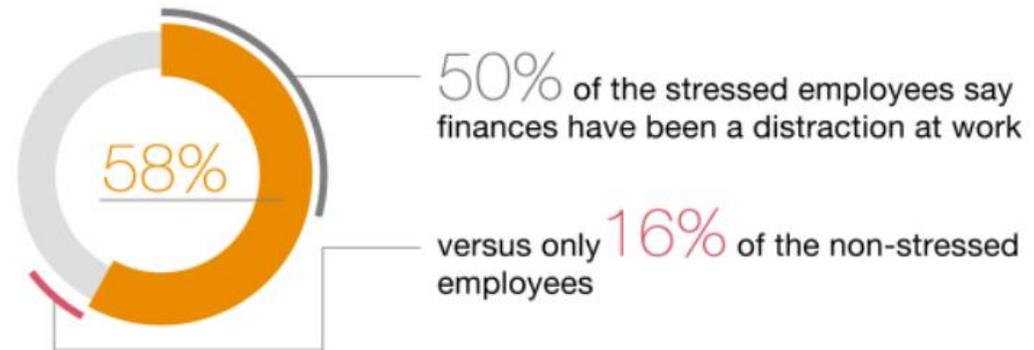
In 2020, 62% of employers feel extreme responsibility for their employees' financial wellness, up from 13% in 2013.



Source: Bank of America's Workplace Benefits Reports.

Financial stress is a major distraction at work.

58% of employees admit that they're stressed about their finances.



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

**Financial Wellness** is a state of having a healthy relationship with money

Becoming *Financially Well* is an ongoing process:



How have the events of 2020 shaped or influenced how your organization is thinking about financial wellness?



Feb 22, 2020



March 21, 2020



May 9, 2020



June 13, 2020



September 5, 2020



**Customized education** with benefit program integration



**1:1 Human Support** with licensed professionals



**Central Hub** for Employee Resources



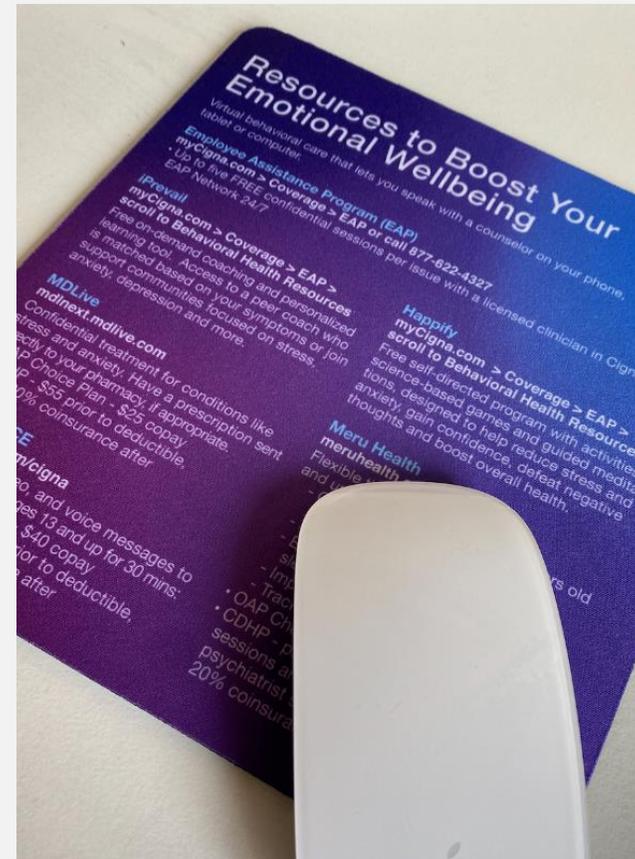
**ROI metrics** measured through satisfaction, engagement, and behavioral changes



**Integration** with overall wellness program

## Are you making the most of your TIBCO Financial benefits?

Tied to Emotional Wellbeing	
March 2020	
ABD	<b>Webinar - Prioritize your Next Dollar</b> <b>Who qualifies as beneficiary? educational Flyer</b> <b>1:1 Financial</b>
LegalZoom	<b>Enroll - Mid-year Enrollment - One time opportunity</b> <b>Start your Trust/ Will - Free Binder</b> <b>Budgeting - 1:1 (5 sessions)</b> <b>Identity Thief</b>
Fidelity	<b>Maximize TIBCO match</b> Investments/Rebalance 529 College Plans <b>Beneficiary on file</b> Retirement Readiness
Credit Union	\$500 Emergency Fund \$100 FREE - open a new checking acct.
EAP	Financial / <b>Mental Health Resources for you and your family</b>
Sofi	Student Loans
Optum	<b>HSA Maximize IRS limit and TIBCO Seed \$1,000/\$2,000</b> Investments
FSA	Max Commuter/Transit Pre-tax <b>Stop your Dependent, Commuter, Parking contributions - Shelter in Place</b>
Life Insurance	<b>Update your Beneficiaries</b> <b>Voluntary Insurance - Elect up to \$700K One time opportunity</b>
Counseling	<b>Parenting During the Pandemic Series - 5 weeks</b>



### Employee Feedback:

“Wanted to take a moment to express some appreciation. Last week, I took advantage of a 1:1 with ABD for Financial Wellness coordinated through TIBCO. I am getting married in Aug and have long been meaning to get financial matters in order but could never find the time. Meeting with the ABD consultant was very convenient, she was incredibly helpful, and she even followed up with an email answering a few extra questions we didn’t have time for. It was super helpful and I’m very grateful to be given this opportunity.

It’s been a very challenging year for so many of us but you are certainly making life in 2020 much easier for me (and my partner) – so thank you!”

**Meeting  
employees  
where they  
are**



**Looking  
ahead to  
2021 and  
beyond...**



**Take the  
first step**



# Did you know?

You may already have an existing budget for this through your Wellness Fund through your Group Medical carrier!



**Questions?**



Thank  
You!

Please reach out if you want to  
chat further!

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