Start Thinking Differently
FINANCIAL WELLNESS

CREATIVE financial group

Introducing CREATIVE's approach to financial wellness.

1 **ASSESS**

First, we identify key areas of focus in order to provide the necessary resources for what the business and its associates may need. For a financial wellness approach to be successful, it needs to be **tailored** to the needs and priorities of **the business** and its **workforce**.

2 Next, we collaborate to find the best combination of resources that are a fit for you and your team.

INFORM

We connect the dots by educating associates about integrating their existing employer-offered benefits into their overall financial picture.

EDUCATE

Education is at the core of financial confidence. We provide workshops, communications, and resources that help support the path to financial wellness.

GUIDE

We share our experience and offer guidance in a complimentary consultation that can answer questions, bring clarity about options, and help connect the relationship between financial confidence and financial wellness.

ENHANCE

An informed assessment often reveals opportunity for enhancements. We explore new ways to reach the goals of the business and its associates: perhaps faster, more cost-effectively, or more efficiently.

3 **REFINE**

Because even modest improvements in employee financial wellness can generate meaningful cost savings for employers,[1] we evaluate and refine, so we evolve with you.

With financial wellness, there should be no one-size-fits-all approach.

CREATIVE's approach benefits your organization by:

- Focusing on the areas that **address the needs** of the business and its associates
- Connecting the dots so individuals' employer-offered benefits are **integrated** with their **overall financial wellness picture**
- Empowering the business and its associates by building **knowledge and confidence** through financial education
- Offering **personalized guidance** from experienced professionals to support your associates
- Evaluating results to ensure the business and its associates **benefit over time**

[1]2018 Special Report: The ROI of Improving Employee Retirement Preparedness. Financial Finesse. https://www.financialfinesse.com/wp-content/uploads/2018/10/TT-Research-2018-Special-Report-The-ROI-of-Improving-Employee-Retirement-Preparedness.pdf

We make it EASY!

Employers care about the financial well-being of their associates and want to help. Yet, finding the resources to do so can be a challenge. That's why one of our key design principles is making it EASY, with:

- ✓ A dedicated account executive
- ✓ A coordinated and experienced team
- ✓ Simple execution and implementation
- ✓ Clear next steps that make it easy to engage and take action

It's time to start thinking differently.

With reduced financial stress, associates can be more present, focused, productive, and engaged at work. This can benefit your culture and your bottom line. It's a win-win!

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