

Enhanced Benefits

Your employees need more. You can deliver.

...The realization that associates are being asked to work smarter, harder, and accomplish more.

...The high cost of turnover.

...A desire to give back and reward dedication and hard work.

...A wish for increased employee engagement.

...The belief that happy employees are good for business.

These are some reasons many companies now offer enhanced benefits.

CREATIVE's financial wellness approach is based on addressing what is missing, filling the gaps, and helping increase financial confidence. It gives businesses the opportunity to offer enhanced benefits to their associates. Some of these are:

Voluntary Benefits

An Additional Layer of Protection

Voluntary benefits provide a financial safety net that can help employees address unforeseen costs and protect their income against future risks. Examples are:

- ✓ Life insurance
- ✓ Critical illness insurance
- ✓ Disability insurance
- ✓ Health Savings Accounts

7 in 10 employers believe workers face issues not addressed by their benefits plan¹



Executive Benefits Planning

Attract, Retain, Reward: Keeping Key Employees

Executive benefits arrangements are special benefit plans that a business can provide to key employees (including C-corporation stockholder-employees). They can be used to attract and retain key people by providing special benefits that are only available for a select group of management or other highly compensated employees. Examples include:

- ✓ Executive bonus arrangements
- ✓ Leveraged bonus arrangements
- ✓ Business planning with long-term care insurance/qualified sick-pay plans
- ✓ Nonqualified deferred compensation arrangements
- ✓ Split-dollar arrangements

Common Bond

Student Loan Refinancing Made Easy

It's important to manage student loan debt — future financial well-being likely depends on it. By refinancing with Common Bond, individuals can:

- ✓ Combine existing student loans into a single, manageable monthly payment.
- ✓ Potentially save thousands of dollars over the life of the loan.
- ✓ Retain protections such as deferment and forbearance.

Providing more than the "standard" benefits can be a catalyst for employees to reach their full potential. It is time to consider how an enhanced employee-benefits program is beneficial for your business.

It's time to start thinking differently.

¹MetLife: Financial Wellness Programs Foster a Thriving Workforce, 2019.

Personal Financial View®

An online tool providing a personalized financial dashboard

A web-based technology solution that integrates, organizes, and updates an individual's financial picture, with features such as:

- ✓ Centralized Organization: Provides the ability to find important documents and financial information and be able to access them at a moment's notice.
- ✓ One-Click Simplicity: Displays all accounts at a glance and in one view, eliminating the need for multiple logins.
- ✓ Getting the right information when it is needed most can make a big difference in an individual's financial life.

Enhanced benefits can make a meaningful difference on the path to financial well-being.

Start Thinking Differently
FINANCIAL WELLNESS

Securities and investment advisory services offered through MML Investors Services, LLC., member SIPC (www.SIPC.org).
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