



# MEETING FINANCIAL WELLNESS CHALLENGES TOGETHER

► Benefit experiences that help create and protect financial wellness.





## VISION AND MISSION

### VI Vision And Mission and Five Pillar Strategy

Prudential's Veterans Initiatives Office (VI) primary roles are to articulate the vision, establish focus and act as the primary catalyst to drive collaboration across the enterprise on veteran activities. The VI Office will represent Prudential externally and provide leadership internally to ensure that all veterans initiatives are operating in parallel, to ultimately help Prudential achieve the maximum impact for veterans, inside and outside the company.

### Vision Statement

To distinguish Prudential as a preferred employer for veterans, a community leader in supporting veteran service organizations and initiatives, and a national leader in developing and sharing best practices for corporate veteran programs.



# A PUBLIC – PRIVATE PARTNERSHIP



- ◆ An articulated need
- ◆ Two trusted brands
- ◆ A shared desire to help veterans
- ◆ The technical know-how to help
- ◆ The capability to have a real impact
- ◆ Complimentary capabilities
- ◆ A bias towards action!



# HOW WE GOT STARTED

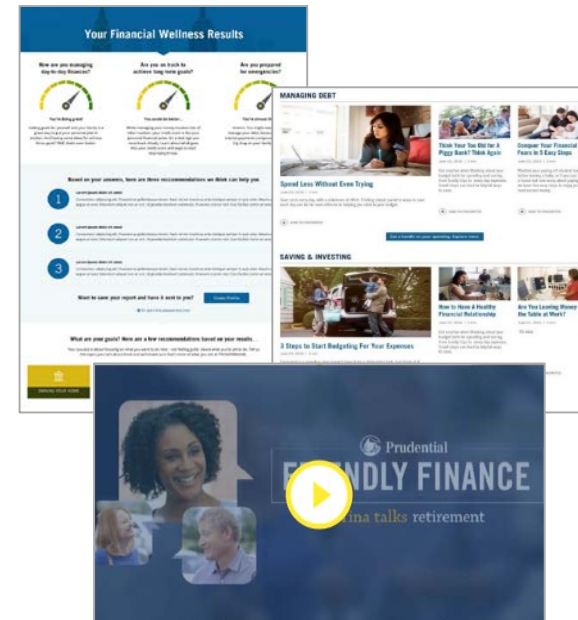
- ◆ Prudential's focus on Financial Wellness
- ◆ Robust and expanding relationship with the USO
- ◆ USO's focus on transitioning Veterans (RP-6)
- ◆ Connecting the dots
- ◆ Customization of Pathways Material for Military Audience (Digital and Seminars)
- ◆ Pilot at Ft. Bliss
- ◆ Creation of "Pathways in a box"

# FINANCIAL WELLNESS ENGAGEMENT PROGRAMS

## ON-SITE LEARNING



## DIGITAL LEARNING (INCLUDING WEBINARS)



## DELIVERY OF CONTENT



*Prudential*  
**PATHWAYS**  
*A Financial Wellness Series*



## FINANCIAL EDUCATION FOR ACTIVE DUTY, TRANSITIONING SERVICE MEMBERS, VETERANS AND THEIR FAMILIES

- ◆ Comprehensive range of topics
- ◆ Tailored education
- ◆ Military benefits integration
- ◆ Conducted at Pathfinder & USO sites
- ◆ Presented by local specially trained Prudential financial professionals in a non solicitous manner
- ◆ No cost
- ◆ Turn-key implementation
- ◆ Integrated into member's action plans



# ON-SITE LEARNING: PRUDENTIAL PATHWAYS<sup>SM</sup>

## 1-HOUR SESSIONS

Total of 29 topics to cover a wide range of financial wellness needs:

- ◆ The Basics
- ◆ Retirement
- ◆ Taxes and Estate Planning
- ◆ Asset Protection
- ◆ Specialty – Demographic focused

## NEW BEGINNINGS

Deep dive for members transitioning out of the military into retirement or another employer

- ◆ Transitioning Successfully into Retirement
- ◆ Managing Employment Change

## SEMINAR SERIES

Series of seminars covering many aspects of financial wellness:

- ◆ Understanding the Fundamentals of Financial Wellness
- ◆ Building Your Road to Retirement
- ◆ Protecting Yourself and Your Loved Ones
- ◆ Creating a Solid Plan for the Future

# DIGITAL LEARNING: FINANCIAL WELLNESS CENTER

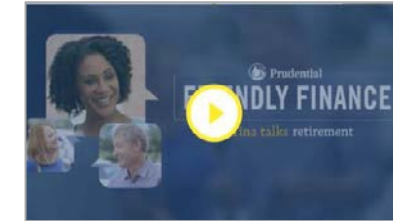
## BRINGING THE LEARNING EXPERIENCE TO LIFE

- ◆ Interactive & insightful tools
- ◆ Short & relatable educational articles
- ◆ Engaging videos
- ◆ Personalized experience
- ◆ Monthly webinars
- ◆ Metrics reporting provided
- ◆ Engagement support
- ◆ Integrated into member's action plans

Educational Short Articles



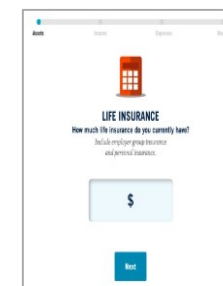
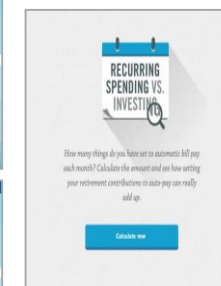
Engaging videos



Albums – Packaged content



Interactive Tools





# DIGITAL LEARNING: FINANCIAL WELLNESS CENTER

## SELF-ASSESSMENT TOOL

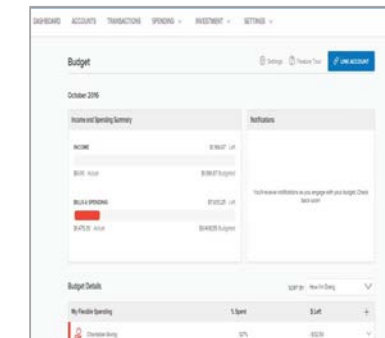
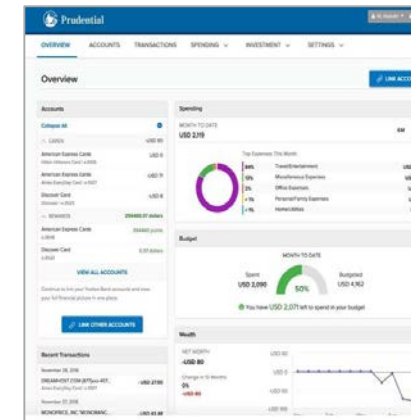
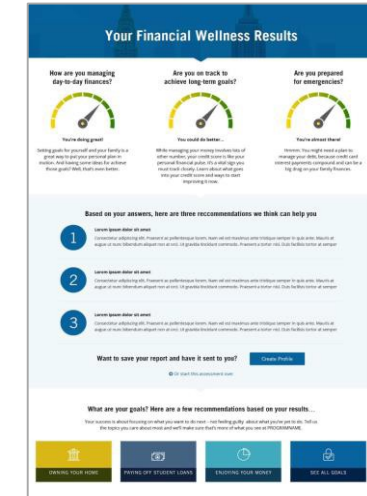
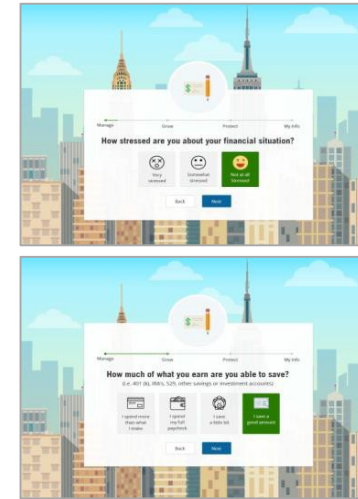
Provides members with:

- ◆ Simple 20-question survey
- ◆ Provides actionable steps
- ◆ An engaging and visual experience

## BUDGETING TOOL

Members can manage day-to-day finances by:

- ◆ Managing their budget
- ◆ Consolidating bank & credit accounts
- ◆ Tracking spending by category



# SUCCESS IN 2017

## ONSITE LEARNING - POSITIVE PILOT EXPERIENCE



**2**  
military specific  
New Beginnings  
workshops created

**6**  
successfully  
executed  
Pathways events

**95**  
participants over  
7 month pilot

**100%**  
overall  
satisfaction rate

**Low rate** of attrition for USO programs

# POSITIVE SERVICE MEMBER EXPERIENCE



## SUMMARY OF PARTICIPANT SURVEY

100%

were satisfied overall  
with the program

100%

were satisfied with the  
Prudential Pathways Speaker

99%

rated the relevance of  
the material excellent

56%

requested a one-on-one meeting with a  
Pathways Speaker for further guidance

### What attendees are saying

*"I will put what I learned to use as soon as today."*

– Fort Bliss Pathways Participant

*"Good start for those of us looking at financial planning for the first time, plus addressing financial issues that may come up w/separation/retirement."*

– Fort Belvoir Pathways Participant

*"Informative presentation that makes you think of all things to consider."*

– Fort Bliss Pathways Participant

# EXPANSION IN 2018



## HOW THE USO & PRUDENTIAL ARE EXPANDING THEIR FINANCIAL WELLNESS REACH IN 2018:

- ◆ Launching on-site learning to expanded USO field
- ◆ Customizing all in person seminars
- ◆ Collaborating to increase participation and reduce attrition
- ◆ Refining marketing strategy to reach more members



# WHEN FINANCIAL WELLNESS WORKS, WE ALL BENEFIT



## HOW THE USO & PRUDENTIAL PARTNERS

- ◆ Train local USO & Pathfinder site managers
- ◆ Determine specific needs of members
- ◆ Customize content to military audience & their families
- ◆ Develop highly effective engagement plan, including action plans
- ◆ Support implementation of program & track metrics
- ◆ Keep program evergreen
- ◆ Weekly touchpoints





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