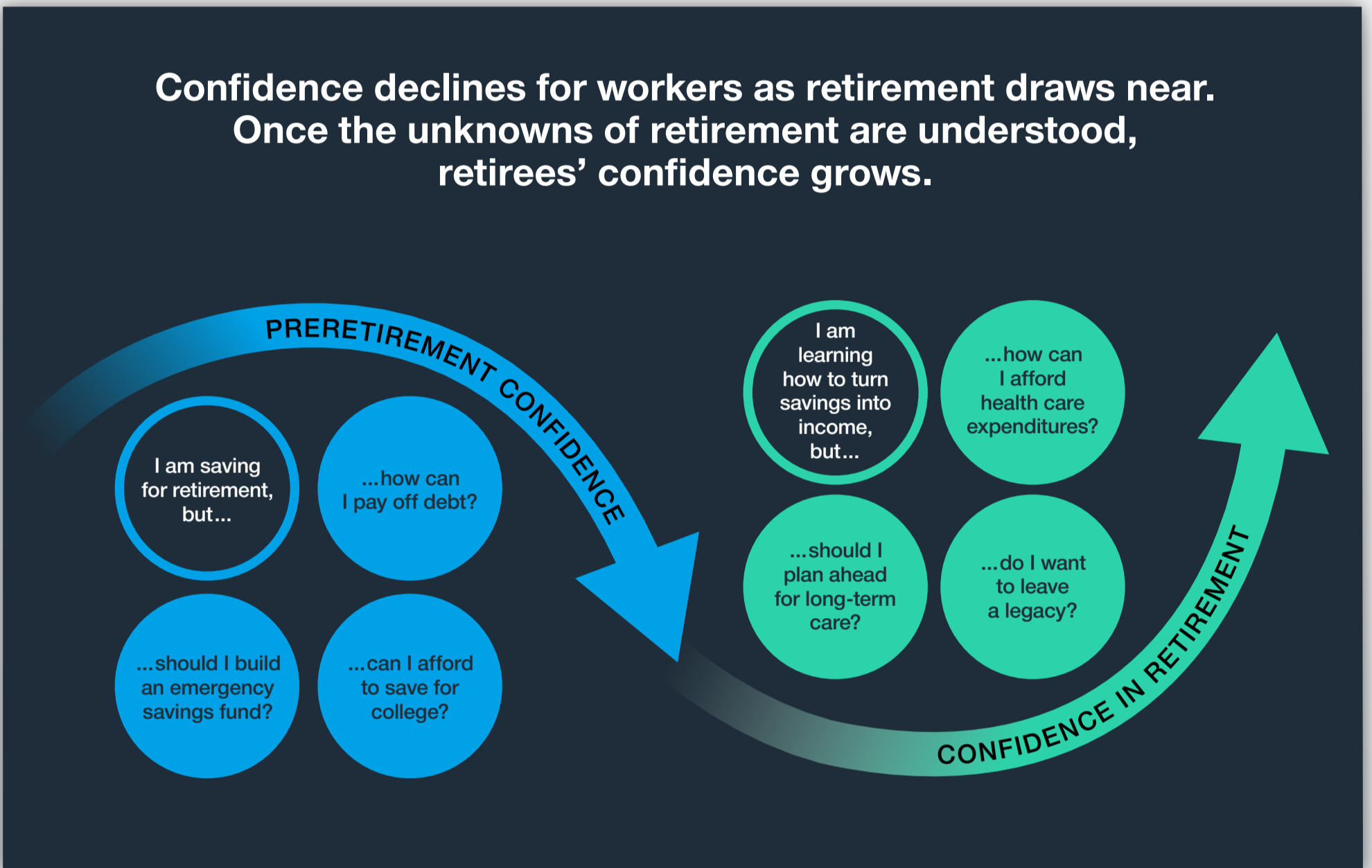




Financial Wellness Doesn't End At Retirement

- Financial wellness discussions often focus on planning *for* retirement, but financial wellness still matters *in* retirement.
- Retirees often need help making the right financial choices, especially as they transition into the retirement they've spent their careers saving for.

Confidence declines for workers as retirement draws near. Once the unknowns of retirement are understood, retirees' confidence grows.



People still need financial help in retirement. Employers and financial professionals can help by:

- Considering the unique and varied needs of retired participants
- Expanding the range of services offered by the plan
- Offering preretirement and in-retirement counseling
- Developing personalized communications and digital tools to assist decision-making
- Communicating the value of remaining in the plan as a retiree, including fiduciary oversight and competitive fees

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