



## COMPREHENSIVE FINANCIAL WELLNESS

T. Rowe Price's three-part financial wellness offer connects engagement with action to help employees build a firm financial foundation.



### Assessing current financial health

Determining where each individual is on his or her financial wellness journey



### Setting meaningful financial goals

Creating a path to financial wellness



### Driving ongoing action

Taking purposeful steps throughout the participant experience



## SMARTDOLLAR® PROVIDES A PATH TO FINANCIAL WELLNESS AND RETIREMENT PREPAREDNESS

### A FINANCIAL WELLNESS TOOL THAT DRIVES BEHAVIOR

A goal isn't usually reached by one large leap but by multiple, meaningful steps. SmartDollar is an optional, fee-based service built to inspire true behavior change through innovative tools and engaging lessons.

### EDUCATION THAT INSPIRES—TOOLS THAT EQUIP

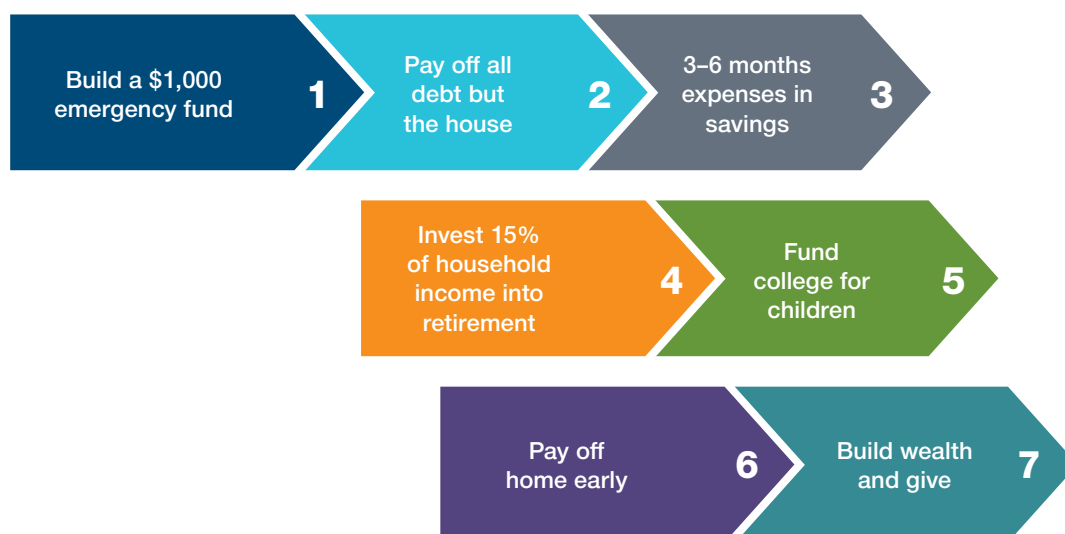
SmartDollar is designed to create and maintain engagement, moving participants along a path to financial success.

From foundational principles, such as building an emergency fund, to more advanced activities, including funding college and paying off mortgages, SmartDollar participants will learn and take progressive steps toward financial wellness. These seven steps, called Baby Steps, are intended to get participants small wins early, which builds momentum and long-term commitment to the program.

SmartDollar also features:

- Studio-quality video content in varying formats to maximize engagement.
- A wellness points system to add a gamification element to the experience.
- Budgeting with EveryDollar, a budget app that allows your employees to create budgeting categories and track expenses with ease and privacy.

### SMARTDOLLAR'S SEVEN BABY STEPS TO FINANCIAL WELLNESS



(over, please)

## DELIVERING FINANCIAL WELLNESS THAT WORKS



### Highly Engaging

- Engages through on-demand video lessons, educational materials, and coaching
- Offers mobile-friendly tools to help employees implement what they've learned



### Proven Results

- Yields results, with the average person paying off \$6,284 in debt and saving \$10,366 in the first year of the program<sup>1</sup>
- Builds momentum and long-term commitment by helping employees get small wins early on through the seven Baby Steps

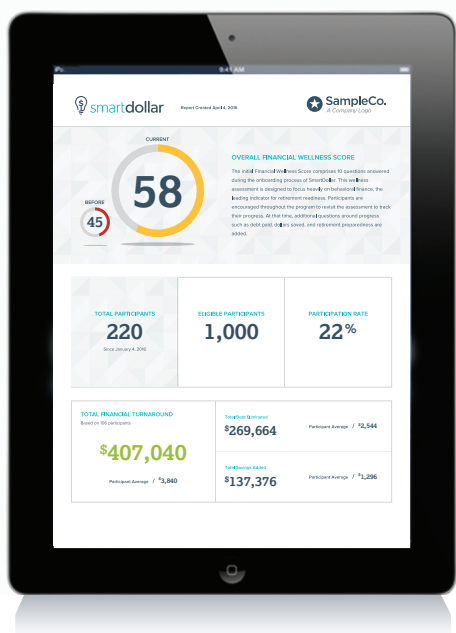


### Easy Integration

- Integrates easily into the existing Retire With Confidence<sup>®</sup> participant experience
- Accessible directly from the participant website

## REPORTING IS A KEY ASPECT OF THE PLAN SPONSOR EXPERIENCE

You'll receive reports on how your employees are using the service and how the experience affects retirement behavior.



### PERIODIC SMARTDOLLAR AGGREGATE REPORTING

- Change in overall financial wellness score
- SmartDollar participation rate
- Total/average debt eliminated
- Total/average savings added

### T. ROWE PRICE REPORTING AT THE PLAN LEVEL

- Loan volumes
- Retirement plan participation rates
- Contribution rates
- Retirement readiness

## SMARTDOLLAR AND YOUR PLAN

SmartDollar is an optional service available to all T. Rowe Price full-service recordkeeping clients.

There is an annual subscription fee paid by the plan sponsor directly to SmartDollar. T. Rowe Price does not receive payment for the service. With the assistance of ERISA counsel, plan sponsors may determine to pay for the SmartDollar service using their ERISA budgets.

**To learn more, contact your T. Rowe Price representative.**

SmartDollar is a third-party service provider and not affiliated with T. Rowe Price.

<sup>1</sup>Source: SmartDollar, 2019.