



## COMPREHENSIVE FINANCIAL WELLNESS

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



### Assessing current financial health

Determine where each individual is on the financial wellness journey



### Setting meaningful financial goals

Create a path to financial wellness



### Driving ongoing action

Taking purposeful steps throughout the participant experience

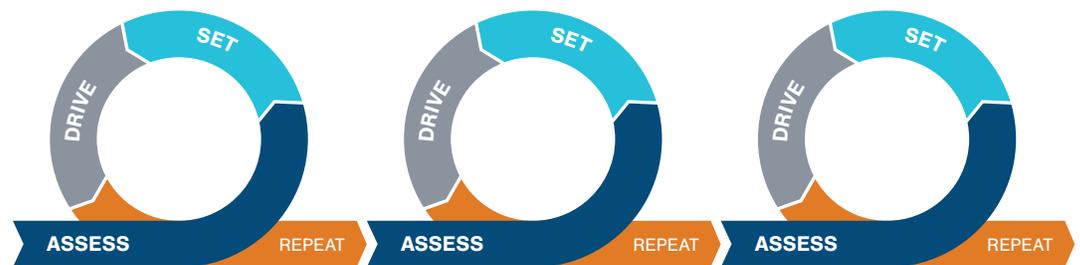
## FINANCIAL WELLNESS FOR A LIFETIME

Saving for retirement early and steadily is sound guidance. But for those balancing competing financial priorities or struggling to pay their bills, saving for retirement that may be decades away takes a backseat.

We believe that financial wellness and retirement readiness go hand-in-hand. Our financial wellness framework is built directly into the participant experience, giving participants education and guidance for all of their financial goals—including retirement.

### CHECK. SET. ACT... REPEAT.

At T. Rowe Price, financial wellness isn't a once-and-done activity. It's a journey that continues throughout the participant's lifecycle in the plan, providing the right level of encouragement and education to produce tangible outcomes that ultimately propel participants to and through retirement.



**ASSESS** current financial health > **SET** meaningful financial goals > **DRIVE** ongoing action



### **ASSESS CURRENT FINANCIAL HEALTH**

Our financial wellness framework gives participants a holistic look at where they are financially—and not just for retirement. Online calculators, tools, and other resources help participants assess their current financial health so they're better equipped to save for short- and long-term goals.



### **SET MEANINGFUL FINANCIAL GOALS**

Becoming financially fit doesn't happen overnight. Our resources help participants take small but purposeful steps toward long-term financial success. Whether their goal is to increase contributions for retirement or to save \$1,000 in a rainy day fund, we provide guidance that can help them set actionable goals for the financial issues that matter most to them.



### **DRIVE ONGOING ACTION**

With competing savings goals, every participant's journey to financial wellness looks a little different. To help them along the way, we provide individualized experiences that grow and evolve with each participant. Participants receive highly memorable touchpoints that encourage them stay on track and take the next natural step toward their goal.

## **RETIREMENT: ONE OF MANY DESTINATIONS**

Saving for a retirement that may last 20 years or more can be intimidating, especially for the average participant who is already balancing multiple financial goals.

Financial wellbeing is about empowering individuals to achieve their near- and long-term goals, including a successful retirement. It's why all three steps of our financial wellness framework—assessing current health, setting meaningful goals, and driving ongoing action—are built into the overall participant experience. In the end, participants learn that saving for retirement doesn't mean giving up on another goal. It's about establishing a firm financial footing so they're able to save without trade-offs.

## **DISCOVER OUR APPROACH TO FINANCIAL WELLNESS**

Without financial wellness, most participants cannot and will not save enough for retirement. The financial decisions they make directly or indirectly affect others. However, by incorporating our base financial wellness framework into the retirement journey, we're able to leverage existing communication channels to reach participants, educate them about their financial situation, and connect the dots between the financial goals they have and the steps needed to reach them.

**For more information about our entire participant experience, including specific components of our financial wellness framework, please contact your T. Rowe Price representative.**