



HELPING YOUR PARTICIPANTS FIND A BETTER PATH TO FINANCIAL WELLNESS AND RETIREMENT PREPAREDNESS

Retirement preparedness is more than simply setting money aside—it requires active engagement in everyday behaviors, with an eye toward long-term financial goals.

T. Rowe Price's integrated solution, available through the Retire With Confidence® Program for Participants, provides access to **SmartDollar®**, a robust program that paves the way for long-term behavior change—and better retirement outcomes.

THE CASE FOR FINANCIAL WELLNESS

- **Americans are stressed about money.** According to the American Psychological Association (2019), 60% of Americans worry about money.
- **Employees are distracted.** Employees are distracted by their personal finances, and this lowers productivity, increases turnover, and creates health care issues.
- **Financial stress impacts retirement outcomes.** Many employees report that they cannot afford to save for retirement. Despite the suggestion to save 15% of their annual salary, the average plan participant contributes only 8.4% of their pretax income, and 20% of eligible participants have an outstanding loan from their 401(k).¹



78% of Americans live paycheck to paycheck.
(CareerBuilder, 2017)



36% of Americans can't cover a \$400 emergency.
(Federal Reserve, 2020)



48% of Americans have less than \$10,000 saved for retirement.
(Ramsey Solutions, 2021)

¹T. Rowe Price. Reference Point. June 2021.

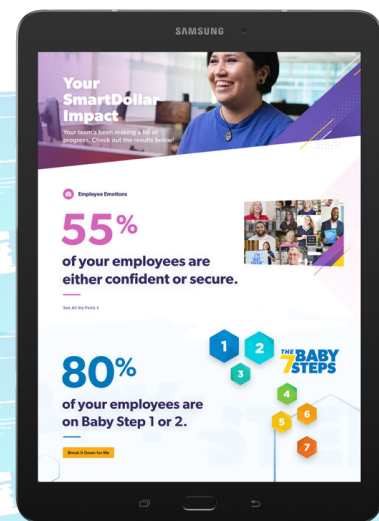
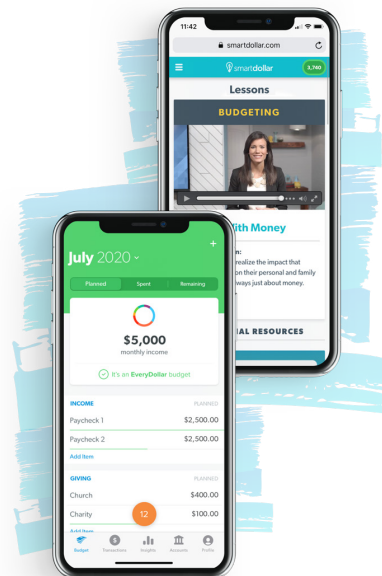
THE ROAD TO FINANCIAL WELLNESS BEGINS WITH BEHAVIOR CHANGE

SmartDollar is built to inspire true behavior change through innovative tools and engaging lessons. With proven principles—such as building an emergency fund, paying off debt, and budgeting—to more advanced activities—such as funding college and paying off mortgages—SmartDollar participants will learn and take actionable steps toward financial wellness.

- On-demand engagement through video lessons, educational materials, and personalized content.
- Best-in-class, mobile-friendly tools to help employees implement what they've learned.
- Regular communication to encourage employees to take action.
- Easy integration into the existing Retire With Confidence participant experience.
- Aggregate reporting that enables plan sponsors to track progress.

SMARTDOLLAR FOR YOUR PLAN

- SmartDollar is available for all T. Rowe Price full-service recordkeeping clients.
- Annual subscription directly with SmartDollar.
- Consult with ERISA counsel on using plan assets to pay for SmartDollar services.



For more information on SmartDollar, please go to rps.troweprice.com/planview/smartdollar or contact your T. Rowe Price representative.