



FINANCIAL WELLNESS

Finances are one of the primary stressors that can lead to employee absenteeism and an unproductive, distracted workforce. All that stress can also lead to health problems, affecting your bottom line in more ways than one. That's a lot of problems, but we've got one simple solution.

For true, total population health management, Viverae® addresses all aspects of employee health and well-being, including financial wellness.

By adding financial wellness to your program, members have access to education, financial assessment tools, resources, guidance, and low-interest financing in one place whenever they want it, helping them minimize financial worry.



ASSESSMENTS

Our assessment tool is designed to accurately gauge your current financial status. It analyzes spending and savings patterns and provides advice on how to positively impact your financial future!



EDUCATION

For information on retirement, college, saving, credit and debt, taxes and more, we have you covered!



LOANS

In need of an emergency loan to cover an unexpected expense? We have you covered to! We offer low-cost, fair loans to eligible employees.



SUPPLEMENTAL INSURANCE

Even with precautions, unexpected financial troubles can happen! Protect you and your loved ones with supplemental insurance today!



LEGALSHIELD - IDENTITY THEFT PROTECTION

Arm you and your family with the information to prevent theft and the expertise to resolve issues related to it.



CALCULATORS

Make informed decisions about your financial fitness. By using these tools, you can quickly access if you are saving appropriately.



FINANCIAL DASHBOARD

Our interactive and automated dashboard links all of your accounts in one easily accessible portal, organizing your spending and savings while providing customized financial advice and tips.



VIRTUAL LEARNING CENTER

Provides 24/7 access to interactive, educational resources including thousands of financial articles and tutorials. Log in and test your knowledge today!



LEGALSHIELD - LEGAL PROTECTION

No one can predict when an emergency will arise. Protect you and your family—receive affordable legal protection 24/7.

FINANCIAL WELLNESS

...continued

5X

Employees regard financial stress as their No. 1 concern, 5 times greater than personal health.

Source: National Institute of Personal Finance Employee Education

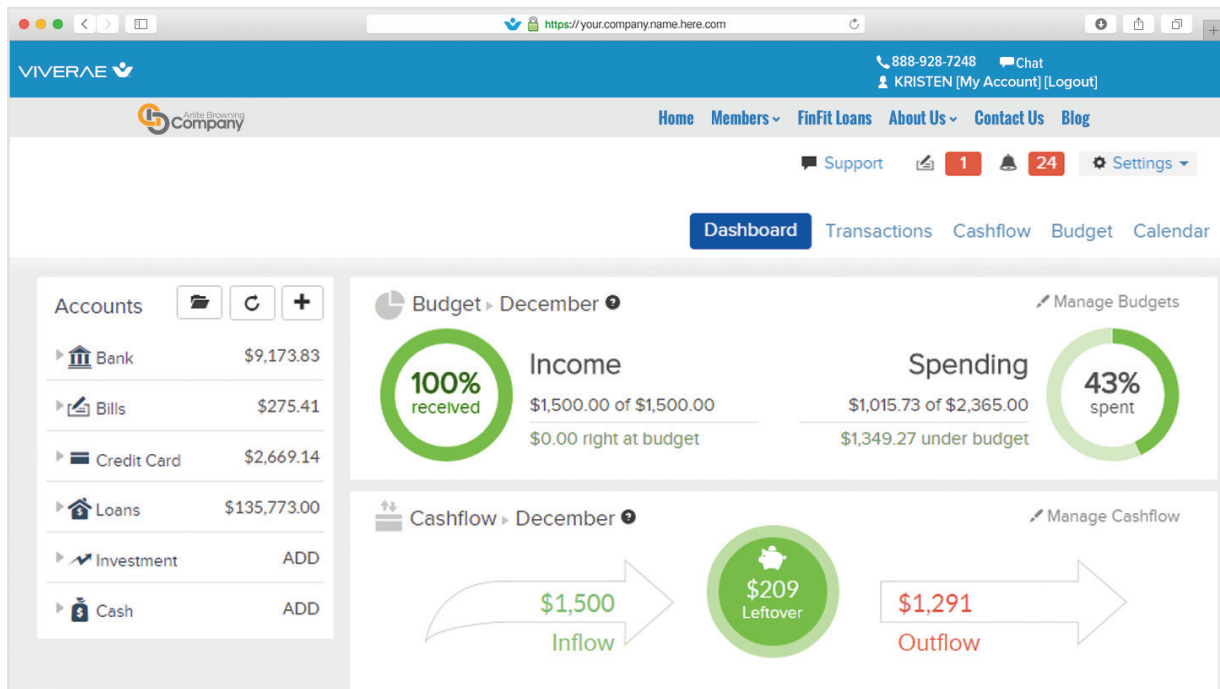
90%

90 percent of the nearly 128 million workers in the U.S. have difficulty managing their money and are not consistently saving for retirement.

Source: National Institute of Personal Finance Employee Education

FINANCIAL DASHBOARD

Members see a comprehensive financial picture once they've linked all of their financial accounts, including checking and savings, mortgage and auto loans, credit cards, and investment accounts.



Members can also set a monthly budget for each spending category and let the dashboard automatically organize and categorize their spending!

Help your members engage in your wellness program even more by incentivizing financial wellness!

\$1=\$3

For every \$1 spent on financial wellness, employers cite a \$3 payback.

Source: Consumer Financial Protection Bureau

READY TO BEGIN?

Contact us at 214-827-4400 or request a demo at viverae.com/financialwellness.