

Aligning emotional wellbeing with
financial benefits

Moniwell Initiative Impact Report

3-month

Insights and data gathered from the Financial Well-being Assessment and the utilization of resources provided through the Moniwell initiative.



Money Mental Health Guidance:

A Transformative Approach to Financial Wellness

Introduction:

The "Empowering Financial Wellness: Moniwell Initiative Impact Report" presents a comprehensive analysis of the transformative journey undertaken by your organization through the Moniwell initiative. This report highlights the significant positive impact of the initiative on your employees' financial well-being and provides valuable insights into their engagement and utilization of resources.

Executive Summary:

The executive summary provides a succinct overview of the key findings and highlights the measurable benefits derived from the Moniwell initiative. It showcases the impact on employee engagement, resource utilization, and the power of auto-enrollment in driving participation.

Emphasizing Emotional Well-being:

Unlike conventional financial wellness models that primarily focus on actions and strategies, Money Mental Health Guidance places emotional well-being at the forefront. We understand that financial decisions are often driven by emotions, and by addressing these emotions, we enable individuals to develop a healthier money mindset and a more positive relationship with their finances.

1**Unleashing
Financial
Confidence**Analysis of the
Financial Well-being
AssessmentEmployee
Engagement
Levels**2****Resource
Utilization &
Impact**

Click-thru Analysis

Power of
Auto Enrollment**3****Driving Overall
Well-being**

Positive Outcomes

Employee
Feedback

1

Unleashing Financial Confidence:

Engaging Employees:

Let's look at the engagement levels observed among employees, which includes observations we can make after just 3 months.



80%

HAVE CLICKED ON RESOURCES

XX out of **XX** employees have engaged in content provided by clicking on links to resources.



50

HAVE TAKEN THE FINANCIAL WELL-BEING ASSESSMENT

By the looks of things, quite a few of them are responding well to this approach. We hope that you see how this supportive and resource driven model can be a game changer in helping employees long-term with their money behaviors... which is a win, win for everyone.

Analysis of the Financial Well-being Assessment:

This section explores the insights gathered from the comprehensive assessment conducted among your employees, shedding light on their perceptions, attitudes, and challenges related to financial well-being.

What are you most worried or stressed out about?



physical health	52%
financial situation	27%
mental health	14%

Do you think your company cares about your financial well-being?



YES	44%
NOT SURE	37%
NO	19%

Does a benefit package impact your decision to stay with company?



YES	61%
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Rank benefits that are most important to you:



retirement	47%
emergency savings	23%
health plan	22%
financial education	5%
EAP programs	3%

2 Resource Utilization & Impact:

Click-through Analysis:

This section examines the click-through rates for different types of resources provided through the Moniwell initiative. It includes data on employees accessing resources related to company benefits, mental health support (e.g., money stress, anxiety), financial literacy, connections, and confidence-building..

35

Financial Self-Efficacy

The first step in our **psychology approach to financial wellness**, is to help your employees realize the self defeating mindsets affect their money habits.

62

Financial Anxiety

We know that **financial anxiety exists** but as an employer you now have a way to help that isn't just telling employees to "do this" or "don't do that".

27

Retirement Plan

WOW! Did you see how many people were **ready to take action** (even a small action) focused your retirement plan?

We know how big this is because you spend valuable resources, time and money, to offer this employee benefit! Keep in mind this was **after only one "nudge" focused on retirement.**

Power of Auto-Enrollment:

It highlights the effectiveness of auto-enrollment in the Moniwell initiative, showcasing the higher engagement levels and resource utilization compared to sign up participation.



92%

Stayed In

only XX out of XX employees that were auto enrolled into the program have opted out.

We wanted to take a moment to say **congratulations.** Your willingness to auto-enroll your employees into this Money Mental Health Guidance program was worth it.

Opt-out vs Opt-In has been a game changing, nobel prize winning feature in the retirement plan world and we thought it was high time we bring this feature to the world of financial wellness.

We think the **results speak for themselves!**

By using the auto-enrollment along with the "nuggets & nudges" small steps approach, we find that people are more likely to engage. And that's where behavior change starts!

3 Driving Overall Well-being:

Positive Outcomes:

This section delves into the positive outcomes observed among employees who actively engaged with the Moniwell initiative. It includes testimonials and success stories, demonstrating the impact on overall well-being and financial confidence.

Employee Feedback:

It discusses the feedback received from employees regarding the resources and support provided, capturing their satisfaction levels and the relevance of the initiative to their needs.

75%

It has **positively impacted** how I think & feel about money

83%

I would **recommend it** to someone else

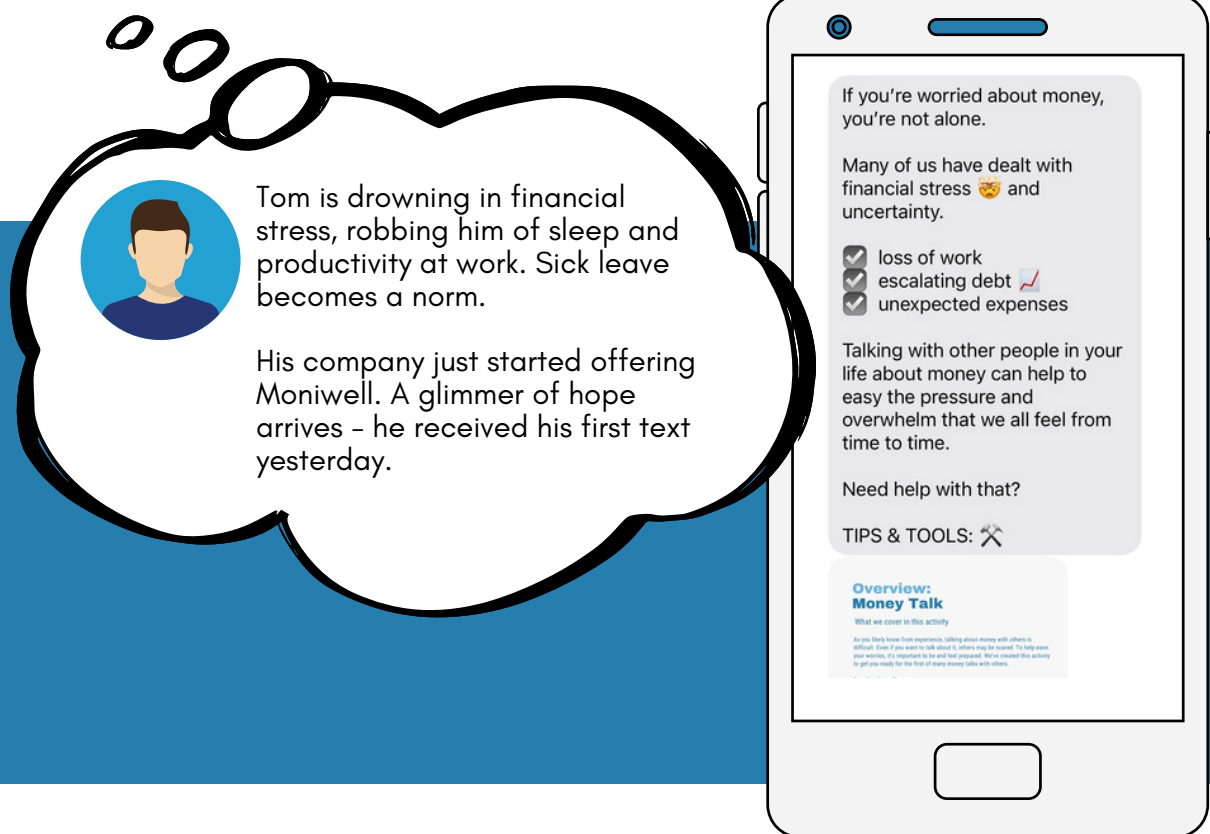
85%

It is a **very/extremely valuable** experience

The Power of Feeling Better: Emotional & Behavioral Approach

Conclusion:

The conclusion summarizes the key insights from the report and emphasizes the significant impact of the Moniwell initiative on employees' financial well-being. It highlights the importance of continued investment in financial wellness initiatives and the potential for further enhancements based on the findings..



Next Steps:

Transitioning to Comprehensive Solutions

This section outlines the recommended next steps, including leveraging the insights from the report to optimize the Moniwell initiative, expanding resource offerings based on employee preferences, and fostering a culture of financial wellness through ongoing education and support.



We love data!

Input about actions your employees may have taken that only you can see helps us improve and helps you determine efficacy of the program.

[click here for your opportunity to share](#)



Benefits you missed?

Let us know if you have any benefits that you feel like you may have missed and want us to include in your program.

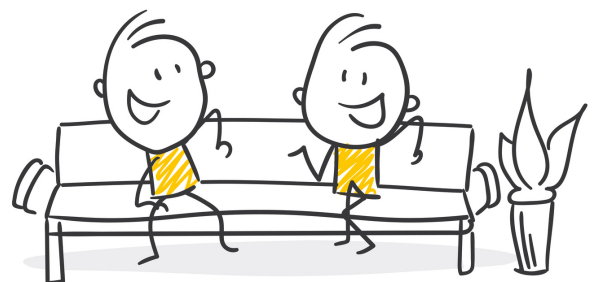
[click here to customize your program further](#)



Tell us what you really think...

Feedback is what makes us better. We think the program is pretty special already but improvement comes from listening to our customers. We ask your employees for their input but yours is just as important.

[take feedback survey here](#)



 **moniwell**

questions? happy to help
schedule time | moniwellteam@moniwell.com