COURSE CATALOG

Prudential's Financial Wellness program helps individuals in all life stages maximize their benefits, manage day-to-day expenses, pursue important financial goals, and seek to protect themselves against key financial risks through financial education, and the ability to receive a financial wellness check-up. This program offers seminars that can be delivered on site or virtually that span a broad range of topics such as budgeting, college funding, retirement planning, tax and estate planning strategies, and even understanding the stock market.

Our Seminar Series Helps Boost Financial Literacy

Helps Employees:

Understand the Fundamentals of Financial Wellness

- What financial wellness means
- Creating & fine-tuning a budget
- Fundamental concepts of investing
- Savings & investment vehicles
- College funding
- Asset Consolidation

Build Their Road to Retirement

- Key elements of a retirement plan
- Building your road to retirement
- Ways to avoid roadblocks to financial wellness in retirement
- Keeping goals in focus and on track
- Creating a paycheck from the assets you've accumulated
- An overview of Social Security

Create a Solid Plan for the Future

- Ways to manage and pursue financial wellness against predictable and unforeseen circumstances
- Various types of insurance
- Healthcare in retirement and the role medicare plays
- Importance of maximizing employee benefits
- Common estate planning concepts

Handouts Included in All Sessions (e.g., budgeting, risk tolerance, envision retirement, cash flow, life stage folio, etc.)

Offered for 3 consecutive weeks – 1 hour session per week

Topical Sessions

Foundational

First Steps to Financial Freedom - This session covers the basics of budgeting, banking and credit, emergency savings, investing, and planning for retirement.

Financial Mistakes to Avoid - This session provides best practices for avoiding financial mistakes that can impact your ability to grow and manage your income, protect your assets, and minimize debt.

College Funding Methods - This session discusses different funding methods (e.g., 529 College Savings Plans, Coverdell Education Savings Accounts).

Time in the Market, Not Timing the Market - This session teaches time-tested approaches to investing in the stock market.

Student Loans – How to Pay Off Your Debt - This course discusses the impact student loan debt has on borrowers and provides repayment options and payoff strategies.

Is Your Financial House in Order? - This session covers key concepts such as budgeting, debt management, protection of assets, preparing for retirement, and creating a financial legacy for your loved ones.

Health Savings Account (HSA) Fundamentals - Explores topics like eligibility, contribution limits, and long-term growth opportunities.

Creating Generational Wealth - This session covers important strategies to help you build wealth and take control of your financial wellness.

Investing for a Solid Financial Future -This seminar is for new or seasoned investors and geared towards giving you the knowledge and tools to become a confident investor.

Retirement

Retirement—Your Next Chapter - Provides near-retirees (less than 3 years from retirement) with holistic education to help determine when they can retire.

Roadmap to Retirement - This session outlines your journey on the Roadmap to Retirement and discusses actions that you should consider at particular ages to ensure you get the most out of your retirement.

Your Social Security Benefits - This session provides an in-depth explanation on the retirement, disability, and death benefits of Social Security.

Are You Prepared for the Financial Challenges in Retirement? - This session covers the most common challenges faced in retirement and provides strategies to help create a more confident future.

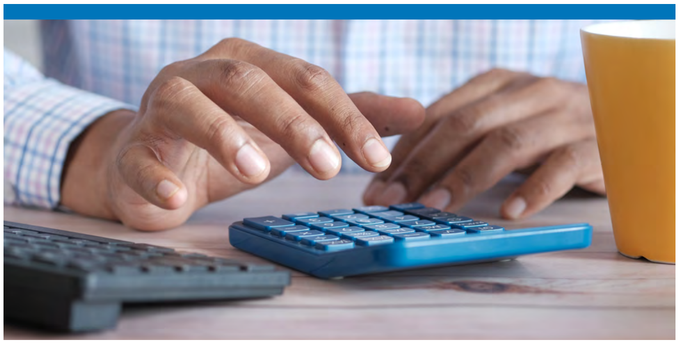
Healthcare in Retirement - Covers topics including what Medicare covers, out-of-pocket medical expenses, and long-term care insurance.

Top 5 Roadblocks to a Successful Retirement - Examines how roadblocks such as rising healthcare costs, market volatility, and interest rates can affect your retirement savings.

How Public Employees Can Prepare for the Financial Challenges of Retirement - This session is for public employees and covers how to not outlive your retirement income.

Retirement Strategies for Women - This seminar provides retirement planning steps for women so they can have the savings to live the life they imagine in retirement.

Inflation Risk - Protecting Your Retirement - Inflation can take a bite out of your retirement savings if you don't have a strategy in place to protect it. This seminar will help you explore ways on how to address and manage inflation risk.



Taxes & Estate Planning Strategies

Taking Control of Your Taxes - This session highlights how investment decisions in today's challenging tax environment can impact the income you receive in retirement.

The Fundamentals of Wills, Trusts & Power of Attorney - In this session, we will discuss best practices for managing your assets according to your wishes.

Estate Planning for LGBTQ+ Community - Reviews estate planning fundamentals and the importance of beneficiary planning.

Asset Protection

How Insurance Can Help Protect Your Financial Wellness - This session discusses how life, health, auto, disability, long-term care and homeowners' insurance can play an important role in your asset protection plan.

Insurance Planning in Your 50s and 60s - This session will cover how to prepare for a successful transition into retirement. This includes how to manage cash flow, mitigate retirement strategy risk, and strategies for investing and protecting assets during retirement.

What You Should Know About Life Insurance - Life Insurance isn't just to pay for final expenses – in fact, it can be used in multiple ways. This session will uncover uses for life insurance and help you determine how much life insurance you may need.

Specialty

Creating Black Wealth - The Pursuit of Being Financially Free - Financial freedom starts with the right tools and embracing a money mindset to build wealth.

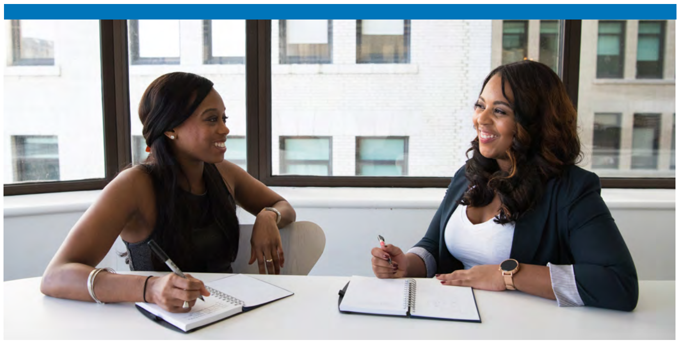
Financial Self-Care for Women - Helps women create an action plan to take control of their finances.

Financial Tips for the Sandwich Generation - Discusses issues faced by those caring for children and parents at the same time.

Steps to Buying & Selling a Home - Reviews the important decisions and steps that are needed when buying or selling a home.

Planning for the Financial Future of a Loved One with Special Needs - This session covers estate strategies, guardianship, and creating a Special Needs Trust.

Financial Strategies for Veteran and Military Families - Military personnel and their families face unique challenges when it comes to managing their money and saving for the future. This session helps you navigate your financial life.



Seminars for Employees on the Move

Managing Employment Change - This session helps you understand your options for unemployment compensation, health insurance replacement, and discuss ways to protect your retirement savings.

Transitioning Successfully into Retirement - This session discusses the importance of managing cash flow, which benefits can stay with you after retirement, how to protect retirement savings, and the importance of estate planning.

Sessions for High Income Earners

Advanced Asset Accumulation Planning - This session covers financial concepts such as investing, deferred compensation, stock options and grants, tax planning, wealth creation, and more.

Advanced Asset Distribution Planning - Attend this session to learn more about distribution of assets and tax sensitivity, deferred compensation, and how the assets you've accumulated can be used as an income stream in retirement.

Advanced Estate Planning - This session will cover the four-step estate planning process, along with different types of trusts, portability of exemption of spouses, and more.

Summary of Seminar Participant Survey Results*

Participants enjoy our financial education

- **95%** said their **speaker** was easy to understand.[1]
- **92%** said the **content** was easy to understand.[1]
- **93%** rated the **information** as valuable.[1]
- **96%** would **recommend** the program to a co-worker or a friend.[2]
- **91%** said that they were **satisfied** overall with the program.[3]
- **92%** rated the content as **valuable and relevant**.[1]

More importantly, our seminars helped inspire participants to take action

- **94%** will rebalance their **portfolio**
- **96%** plan to create or update a **will**
- **97%** plan to maximize their employee **benefits**
- **97%** will create a **budget**
- **98%** will check and update their **beneficiaries**

One-on-one support is also available (e.g., Financial Wellness Check-Ups and Financial Wellness 360)

* Results based on feedback provided by 130,736 participants from January 2015 through February 2025.

[1] Positive ratings of "very good" or "excellent."

[2] Defined as "promoters" giving ratings of 7–10 out of an 11-point recommend scale.

[3] Positive ratings of "very satisfied" or "extremely satisfied."

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