PROGRAM OVERVIEW

balance WELLBEING WITH NEW YORK LIFE

Our Mission

Balance Wellbeing® with New York Life is committed to empowering individuals and families to build more secure financial futures.

Financial wellbeing is foundational to overall Wellness shaping how people live, work, and plan their lives. Rising costs, financial stress, economic uncertainty, and increased longevity are putting pressure on employees' ability to plan, save, and protect what matters most.

56% of full-time employees report feeling stressed about their finances.[1]

87% of Americans are concerned about rising costs in retirement.[2]

67% of investors* with $250K–$2MM in assets worry their income won't last a lifetime.[3]

Why Workplace Wellbeing Matters? Financial stress doesn't just affect employees—it affects the organization too: productivity drops, engagement wanes, and retention suffers. Managing this stress builds a stronger workforce and healthier business.

A Modern Approach to Workplace Wellbeing

We help households manage their financial needs and prepare for their financial futures with needs-based solutions:

- **Complimentary education-only workshops** and 1:1 sessions with certified Financial Educators and Professionals
- **On-demand resources and digital tools**, plus access to articles, relevant content in person and on-demand workshops.
- **Student Loan Assistance:** repayment, and refencing options as well as other relevant content
- **Emergency Savings:** build emergency savings through the workplace
- **Credit & Debt Management Coaching:** access to counseling to tackle debt and improve credit

Our certified Financial Educators translate complex financial topics into understandable guidance, helping employees gain confidence and take meaningful steps.

Creating Value for All

Employers

- Address presenteeism, productivity and engagement
- Support smoother workforce transitions and on-time retirements
- Optimize benefits dollars and employee health

Employees

- Access unbiased financial education — no sales pitch, no asset minimums
- Meet 1:1 with a licensed professional or nonprofit counselor at no cost
- Build skills to set goals, navigate life transitions, and protect against financial risks

Financial Educators

- Make a positive community impact through education-first workshops
- Build trusted relationships that foster lasting financial security

Financial Education Workshops

New York Life provides the certified financial educator, communication, registration, satisfaction surveys, and metrics. You choose the delivery, in-person or virtual, with the option for a follow-up Personal Education Session to discuss individuals' questions and concerns—at no cost to employers or employees. Our content is continuously refined based on market trends, client feedback and relevance. Each educator is an experienced New York Life professional with FINRA credentials (SIE, Series 6/63 or 7/66), top compliance ratings, and a commitment to ongoing education. Trained and certified, they deliver clear, actionable guidance to help individuals and communities achieve their financial goals.

Foundations for Your Financial Future	Build a strong financial base with strategies for budgeting, credit, preparing for the unexpected, and investing for short- and long-term goals.
Saving and Investing 2.0	Evaluate your retirement readiness with a "Financial EKG," explore saving and investing strategies, and take steps toward a secure future.
Tax-Favored Investing	Learn how to minimize taxes on retirement income, diversify accounts, and preserve wealth through smart tax strategies.
Being Financially Savvy Parents	Plan for education, medical expenses, estate needs, and investing for your child's future.
Raising Financially Savvy Children	Teach age-appropriate financial concepts and best practices to build lifelong money skills.
The College Funding Playbook	Navigate college costs, scholarships, 529 plans, and student loans with confidence.
Keeping What You've Built	Avoid common mistakes in retirement's "Conservation Phase" and protect what you've earned.
Estate Planning 101	Safeguard assets with wills, trusts, and probate strategies to reduce loss and taxation.

PARTNER WITH US

Schedule a demo today.

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[1] PwC, 2023 | [2] National Institute on Retirement Security, 2024 | [3] Global Atlantic Financial Group, 2025

Balance Wellbeing® with New York Life is an education-only division of New York Life Insurance Company.

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