



# IS ALL WELL(NESS) AND GOOD?

BASED ON NEPC'S 2018 FINANCIAL WELLNESS SURVEY

## AVAILABILITY OF FINANCIAL WELLNESS



VIRTUALLY **ALL 94%**  
RECORD-KEEPERS HAVE A  
FINANCIAL WELLNESS OFFERING



**VAST MAJORITY** and do not charge  
**BUNDLE SERVICE** additional fees



Though programs are available through a variety of technology-based platforms,

**HUMAN INTERACTION IS STILL OFFERED**

## PROGRAM EFFECTIVENESS

**PROGRAMS CLAIM A BROAD RANGE OF SOLUTIONS**

Emergency Savings, Retirement, Budgeting, Debt Management, Financial Planning



**90%**

of record-keepers report

**RETIREMENT SAVINGS HAS HIGHEST USAGE**



**METRICS MAY NOT MEASURE EFFECTIVENESS**

Measuring success appears to be focused on usage, which is

**NOT GAUGING THE TRUE ROI**

## USAGE OF THE SERVICE

**OVER 50%** OF PLANS OFFER A FINANCIAL WELLNESS PROGRAM

When offered,

**66% OF PLANS**

**HAVE A PARTICIPATION RATE OF OVER 20%**

About NEPC, LLC NEPC® is an independent, full-service investment consulting firm, providing asset allocation, manager search, performance evaluation, and investment policy services. We work with discerning investors on both an advisory and discretionary basis. We service 360 retainer relationships, representing assets of \$1 trillion (as of 6/30/2018) from our offices in Boston, Atlanta, Charlotte, Chicago, Detroit, Las Vegas, Portland and San Francisco. This survey was conducted online by NEPC's Corporate Defined Contribution Practice in September 2018. The survey had 17 record-keeper respondents. Copyright is held by NEPC.