

To proactively connect our educational content to your distribution channels we have developed content on topics that are relevant to the issues many employees are struggling with right now. This content can be utilized on your intranet and/or your internal newsletters. The content below will introduce the topic and then connect through an active link to our Benefits OnLine[®] Education center for the article, video or tool being referenced.

We will provide annual updates to this content to ensure you have most up to date content available. Content is subject to change.

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FINANCES

Student loans

Struggling with student loan debt?

Actively managing your debt is an important step for getting your finances in order, and your student debt may be one of the biggest financial obligations you have. Creating a plan to actively manage your student loan(s) responsibility can help you feel better and in control and can positively influence your ability to pursue your other financial goals.

Learn about strategies that could help you manage student loans efficiently. View [these articles, videos, and tools](#).

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Budgeting

Do you know where your money is going each month?

Budgeting is a topic we all know we should spend time on and having a budget and sticking to it is one of the key pillars to pursuing financial wellness. Creating a spending plan for your money can help you manage day-to-day expenses while also planning for your larger financial goals, such as going on vacation, buying a home, or planning for retirement. By becoming more aware of your financial habits, you may be able to identify areas where you can save more and prioritize your goals, which can help you feel more financially secure.

View this video and worksheet to help you learn how to [create a budget](#).

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Investing

Want to learn about investing but don't know where to start?

Investing can be an important component in helping you reach your goals. Though there are risks to investing, there are also risks in not investing or diversifying your assets. Learning the key principles and concepts of investing may help you feel more secure in the choices you make.

View these articles, videos, and tools to help you feel more informed about [investing](#).

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Investing involves risk, including the possible loss of principal value invested.

Asset allocation and diversification do not ensure a profit or protect against loss.

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Savings strategies

Are you prepared for an emergency? Need help with savings strategies?

If you needed \$1,000 for an emergency car repair, could you cover it? Or are you having trouble saving for your financial goals, such as retirement or buying a home? Learning ways to prioritize savings may help you manage day-to-day expenses more effectively while saving for specific goals.

View these [articles and videos](#) to learn tips to help you potentially save more money.

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Getting debt under control

Are you struggling to manage your debt?

No one wants to be in debt, but it happens. What is important is that you take steps to manage debt, and that can help you better manage your overall finances. First, focus on reducing your spending and then develop a plan to how to use those funds to reduce your overall debt. It may seem like a daunting task, but getting your debt under control can potentially help you feel better about your overall financial situation and possibly help you work towards other financial goals.

View these [articles and videos](#) to learn strategies to help you learn how to manage your debt.

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Women: There are distinct financial challenges women face Get help planning for your financial future

A woman's financial path can be vastly different from a man's. There are multiple reasons for the differences. We recognize those differences and have created content to address women's needs and the perspectives unique to women to help them manage their daily finances and plan for their future.

View these [articles and videos](#) to help you learn strategies to meet your unique needs.

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Caregiving



Are you helping to take care of aging parents or elders?

Caregiving affects, or will affect, virtually all of us and have an effect on our finances. Today there are roughly 40 million caregivers who are spending roughly **\$190 billion per year** on their care recipients for out-of-pocket, care-related expenses.¹ That spending can have a tremendous impact on your day-to-day finances and have an impact on your future financial goals.

View these [articles and videos](#) to learn strategies to help you prepare for this important role.

¹Merrill Lynch / Age Wave study: The Journey of Caregiving: Honor, Responsibility and Financial Complexity, November 2017

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Health/ Health Savings Accounts

Did you know your physical health can impact your finances?

The connection between financial health and physical well-being is stronger than you may realize. **Healthcare costs are outpacing inflation** and growing exponentially¹ and can have a **direct impact on your financial picture**. By looking at healthcare needs and costs as part of your overall financial picture you may be better prepared for that impact as you plan for the future.

Review these Merrill Lynch [articles and videos](#) for strategies to address your healthcare costs.

¹U.S. Bureau of Labor Statistics, Table 26, Average Annual Inflation for 2007-2016

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Please consult with your own attorney or tax advisor to understand the tax and legal consequences of your HSA, Health FSA and/or HRA plan.

This material should be regarded as general information on health care considerations and is not intended to provide specific health care advice.

If you have questions regarding your particular health care situation, please contact your health care, legal or tax advisor.

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Managing college expenses



Paying for college isn't easy, but there are ways to make it more manageable.

Saving for a child's education is an important priority for many parents. And it's not easy. You'll want to know how much you might need to accumulate and the ways you could save for educational costs, such as through a 529 Plan. If you're already a graduate, paying back your student loans could be one of several financial priorities.

Access these [resources](#) for practical guidance on managing educational expenses.

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Saving for retirement



WORK

Make sure your retirement plan is on the right track.

Am I saving enough for retirement? That's a question lots of people ask as they try to balance preparing for the future with their other financial priorities. You'll want to get an idea of how much you may need to accumulate and how you could make the most of your employer-sponsored retirement plan.

View [these articles, videos and tools](#) for insights on how to plan for your retirement.

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Home ownership



Owning a home takes money ... and important decisions.

Your home is more than just a house. So whether you're considering buying a home, making improvements to your current home, or downsizing, you'll want to make the decisions that are right for you.

Review these [articles](#) to help you understand the key stages of buying a house, the different mortgage options to consider, and much more.

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Transitioning to Retirement

Get ready, you may live 20-30 years in retirement!

Transitioning to retirement is the start of a new phase of your life. To make the most of it, you need to be prepared financially. Things to consider include where you may want to live, whether you still want to work, what your healthcare costs might be in retirement, how to switch from receiving a steady paycheck and how to withdraw your retirement assets.

View these Merrill Lynch [articles and videos](#) to learn strategies to help you prepare for this exciting stage of your life.

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Millennials

Just starting out? Be financially independent

You may have questions and concerns covering regular bills, renting vs. buying, paying off student loans and handling other expenses. Let's face it, there's a lot of demand on your money. So how are you supposed to invest for your future at the same time?

View these [articles and videos](#) to learn strategies that can help you balance all these competing financial priorities, while charting a path for your future.

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