

EMPLOYEE FINANCIAL CHECKUP

March 2008

INTRODUCTION

The Employee Financial Checkup consists of two components:

- Private assessment of employees own financial condition (CashMapper)
This component takes less than 60 seconds to complete and if done online gives the employee an instant diagnosis and if problematic, what actions should be taken.
- Employee's assessment of the retirement plan (EESurvey)
This also requires less than 60 seconds to complete if done online and provides an unbiased perspective of whether the retirement plan is well received and if not, what action should be taken.

These components use easy to answer questions that require no information that employees would have to retrieve.

The CashMapper and EESurvey are best used in tandem because the employee has the incentive to answer the survey in exchange for the CashMapper diagnosis.

CASHMAPPER

CashMapper uncovers the employee's financial concerns, career stage, cash flow situation and wealth, then prescribes the solution that is pre-approved by the employer. (See sample employee promotion on next page or visit www.CashMapper.com)

CashMapper may be self-administered online by the employee or through a confidential paper questionnaire.

CashMapper cost is \$1 per employee + administrative cost for paper questionnaires.

EESURVEY

EESurvey addresses the key issues employees may have about the employer sponsored retirement plan. Results of the EESurvey provide evidence to support retaining or changing the plan and or its features. (See sample questionnaire.)

EESurvey may be conducted online or using paper ballots.

EESurvey cost is \$1 per employee + administrative cost for paper ballots.

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CASHMAPPER EMPLOYEE PROMOTION SAMPLE



Your 60 Second Financial Checkup



Spend one minute to find out about your financial health

ThisCo associates are entitled to use CashMapper at no charge

CashMapper will help you to find solutions to financial concerns such as:

- Managing your 401(k) plan
- Budgeting and expense management
- Managing debt
- Financial planning
- Wills and estate planning
- Determining life insurance needs
- Tax planning

EESURVEY SAMPLE BALLOT QUESTIONS

How long have you worked at this employer?

Do you participate in the 401(k) plan?

Which best describes your current position:

Executive

Management

Senior position

Mid-level position

Junior position

What is your overall satisfaction with your 401(k) plan?

How important is the 401(k) plan to you?

Would you recommend that your firm remain with the current 401(k) plan?

How confident are you with investment decisions in your 401(k) plan?

Would you like to have the investments in your account professionally managed based on your age?

Are you concerned with any of the following as they relate to your 401(k) plan?:

Available investment choices

Phone center service

Usefulness of Web site

Clarity of plan materials

Access to investment expert

Quality of education provided

Quality of quarterly statement

Investment returns

Stability of investments

Support from HR department

Fear of losses in my account

Making changes to my account

Please [contact DALBAR](#) for more details.