

Strengthening the Connection Between Financial Wellness and Mental Health

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Which statement best reflects your workforce today?

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How strongly do you believe financial health and mental health are connected?

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How does your organization currently address the connection between financial and mental well-being?

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For those who have either an integrated strategy or separate programs, how do you believe these are performing?

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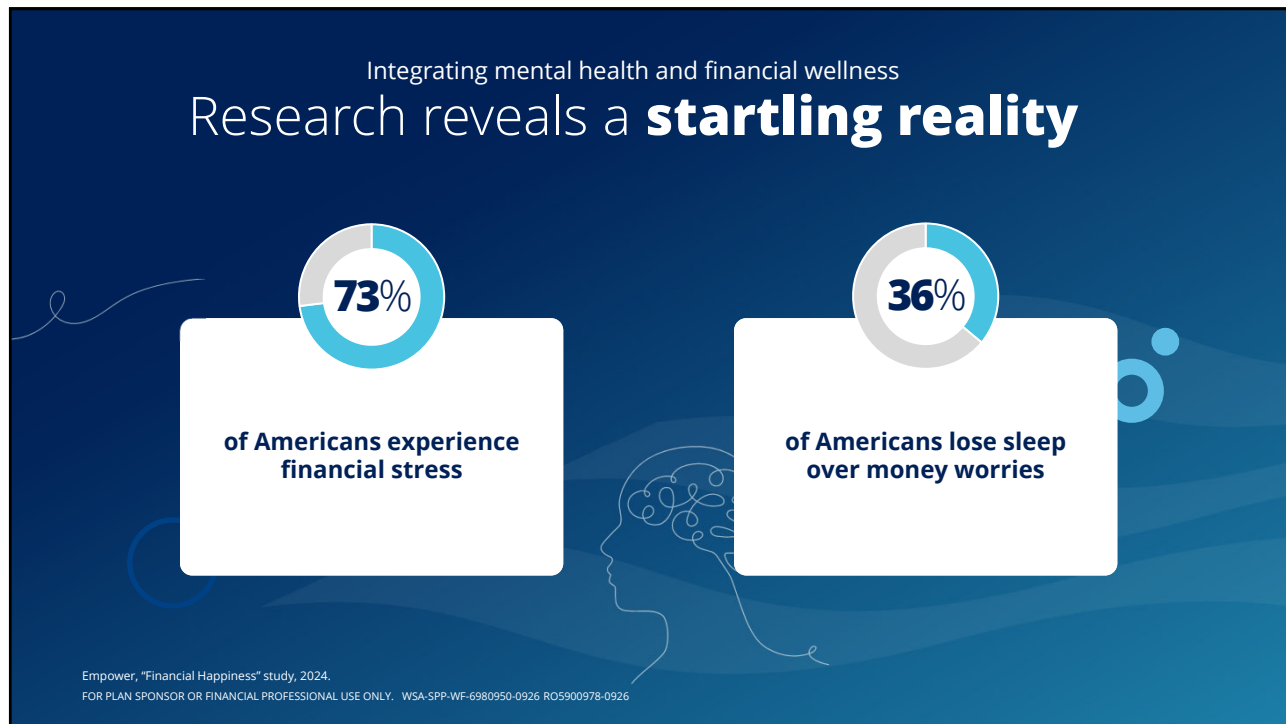
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How confident are you in identifying a practical action your organization could take today to better support employees experiencing financial stress?

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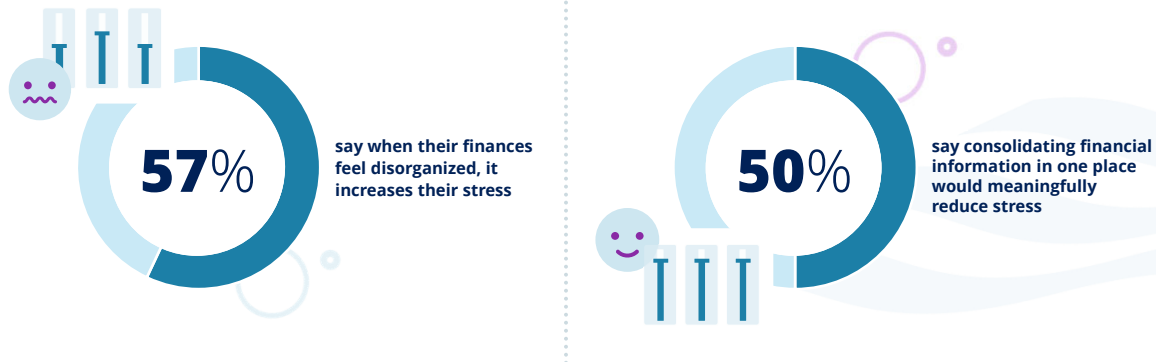


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Simplifying the financial experience **can help strengthen confidence**

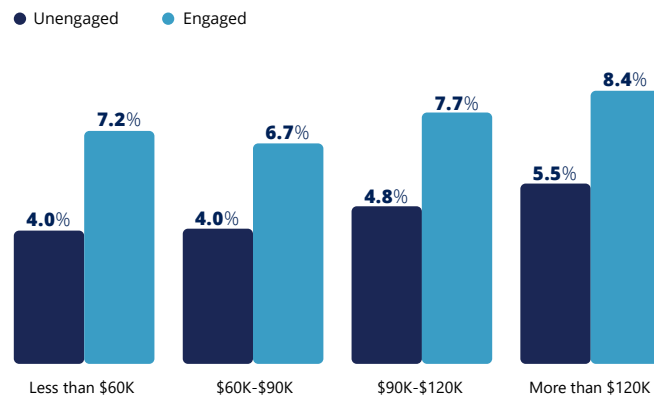


2026 Empower Personal Finance Experience Study, December 17-19, 2025, n=1,018.
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Engagement may matter more than income

Average savings rate by income and engagement



Engaged lower-income participants save more than unengaged participants earning more than double their income
7.2% vs. 5.5%

Empower, Empowering America's Financial Journey™ 2026. Empower government data as of December 31, 2025.
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What is the primary way your organization identifies employees who may be struggling with financial stress?

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Which outcome do you believe is most affected by financial stress?

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What is the biggest barrier to addressing financial and mental health together in your organization?

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From Insight to Action

Real-world examples with Dan Freiberg



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Three actions to take back to your organization

Financial and mental health should not be treated as separate benefit strategies.

Engagement matters more than simply offering programs.

Make support simple, proactive, and personal.

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Email yourself one commitment



What's **one action** you'll **explore** in the next 90 days to **better support the connection between financial wellness and mental health** in your organization?

- **Starting a conversation** with **HR** or your **benefits team**
- **Reviewing** how financial wellness and mental health **resources work together**
- **Identifying opportunities** for more proactive participant outreach
- **Inviting families** into retirement education
- **Looking for ways** to make it easier for participants to access support

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Questions?

1. In the conference app, select this session from the schedule.
2. Select “External QA/Survey.”
3. Type your question and tap send.

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How confident are you in identifying a practical action your organization could take today to better support employees experiencing financial stress?

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