

Financial & Emotional Wellbeing During Economic Uncertainty



National Native American Human Resources Association

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Agenda

- I. The Importance of Financial & Emotional Wellbeing
- II. Your Approach to Financial & Emotional Wellbeing
- III. Student Loan Benefit
 - Approaches & Plan Design
- IV. Strategies, Solutions and Resources
 - Financial Wellbeing Vendor Market
 - Emotional Wellbeing Vendor Market
 - Student Loan Program Examples
- V. Next Steps to Consider
- VI. Question & Answer



Common goal:
Instill **employee
resiliency** in order to
develop a **culture of
wellbeing** leading to
ultimate **organizational
wellbeing**



Employees report financial stress impacting their:



32%

Physical Health



10%

Attendance at Work



32%

Relationships at Home



21%

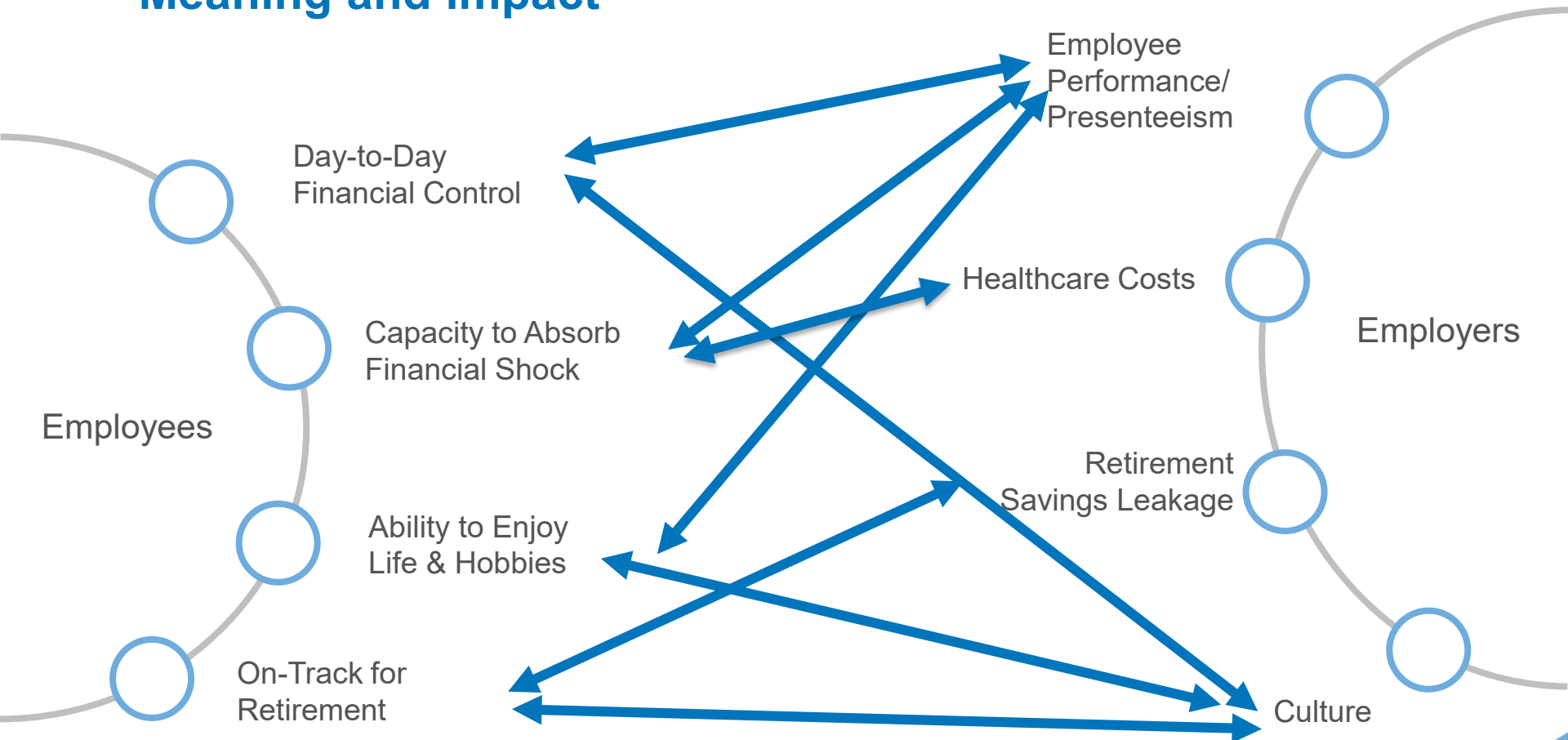
Productivity at Work

PWC Financial Wellness Survey 2019



Defining Financial Wellbeing

Meaning and impact





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Defining Financial Wellbeing

Program Indicators

Low retirement plan participation

Poor utilization of existing financial resources

Employees asking HR personal finance questions regularly

Struggling to retain high-value talent

Employees living paycheck-to-paycheck

Employees struggling to balance student loan payments

Pre-retiree & Retiree-age employees delaying retirement

Employee survey results point to financial stress

Low engagement in tuition reimbursement program

Struggling to attract recent college graduates

Large amount of 401k loans being taken

Resources to save for children or grandchildren's education



Defining Financial Wellbeing Program Components

Literacy

General Plan Offerings

- Identity theft protection
- Stock purchase plan
- Wellness discounts
- Holiday pay
- Signing bonus
- Paid medical leave

Retirement Plan Provider Resources

- Retirement savings
- Basic financial wellbeing resources (calculators, articles, webinars)
- General call center or onsite enrollment
- Plan design feature (automatic enrollment & escalation, sidecar provision)

Engage

Additional Services & Offerings

- Financial security solutions (life, disability long-term care, accident, critical illness)
- HSA & FSA
- EAP (financial coaching, estate/will prep assistance)
- Student loan refinance & coaching
- Employee purchase programs
- On-demand pay
- Emergency-Savings Funds

Experience

Communications & Financial Coaching

- Communication and engagement strategy covering all offerings with directional and timely guidance to affect behavioral change
- Integrated Wellbeing program & messaging
- Just-in-time financial coaches offering broader coaching outside of investments and savings
- YOY evaluation of strategy & providers in place



Defining Financial Wellbeing

Trends & Workforce Considerations

- Financial needs can be highly influenced by an individual's age and life stage/event
- Aligning and connecting individuals to the right resource at the right time can improve engagement and avoid financial missteps (and stress!)

Growth in Employer's Launching Financial Wellbeing Programs



28% 2018

37% 2019

Source: Gallagher 2019 Retirement Pulse Survey

Generation Z (ages 4-24)

- Defer to maximize the match
- Student loan debt
- Budgeting (housing, food, car, entertainment)
- HSA savings and investment
- Accidents or unexpected expenses (avoid debt)

Millennials (ages 25-39)

- Increase retirement savings
- Student loan debt
- Life style changes (house, kids, advanced degree, marriage/partnership)
- Parent health/caretaker
- Debt management
- Avoid retirement leakage

Generation X (ages 40-54)

- Retirement savings momentum (or restart)
- Student loan debt to 529 Savings or Parental Student Loan Debt
- Lifestyle changes (second house, relationship changes)
- Parent health/caretaker
- Debt management
- Avoid retirement leakage

Baby Boomers (ages 55-75)

- Shift to retirement income planning
- Children returning home (financial support)
- Lifestyle changes (second house, relationship changes)
- Spouse health/caretaker
- Debt retirement
- Long-term care

Source: *Workforce demographics; Fidelity Report*

The Importance of Emotional Wellbeing



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50% of Americans are diagnosed with mental illness or disorder in their lifetime. And each year, 1 in 5 Americans experience mental illness (46.6 million)

Mental illness is the single greatest cause of worker disability in the United States.²

Employees with untreated mental health conditions use health care services three times more than those who get treatment.

More than 60% of missed workdays can be attributed to mental health conditions.

More than 80% of employees who receive treatment report improved job satisfaction.

Comorbid mental health conditions are associated with doubled healthcare costs for people with chronic conditions

Access to care is improving, but most still don't have it. 56% of adults and 62% of children with mental illness received no treatment

Mental Health America's 2019 State of Mental Health in America Report
National Alliance on Mental Illness of Massachusetts, 2015
Center for Workforce Mental Health
New England Journal of Medicine, Aug. 2019

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Growing need to address emotional wellbeing



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- The state of emotional wellbeing is deteriorating across the U.S. population due to a multitude of factors, including but not limited to:
 - According to WHO, the health epidemic of the 21st century is **stress**
 - Millennial workers who largely report lower levels of emotional wellbeing
 - Accessibility to affordable high quality care
 - Societal factors e.g., rising debt, dependence on technology, chronic and epidemic proportions of sleep deprivation, growth of multi-generational caregiving
- The above are compounded by the fallout from COVID-19 as employees grapple with the anxiety of both known and unknown factor such as financial losses, career impacts, social isolation, and a general loss of normalcy
 - These impacts will reverberate through the country's collective emotional wellbeing
 - Employers continue to have a pivotal role in supporting recovery from tragedies

Your Approach to Financial & Emotional Wellbeing

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Employee Financial Concerns Pre-COVID-19

	Millennials	Gen X	Baby Boomers
Not having enough emergency savings for unexpected expenses	62%	55%	44%
Not being able to retire when I want to	18%	38%	52%
Not being able to meet monthly expenses	41%	31%	21%
Not being able to keep up with debts	29%	20%	14%
Being laid off from work	17%	17%	12%
Losing my home	5%	6%	3%
Not being able to pay for college	4%	5%	0%
Other	5%	5%	14%

Source: PWC Employee Financial Wellness Survey 2019



Financial Wellbeing Now

Next Steps

- Contact your consultant for more information
- Financial Wellbeing Discovery Call
 - Define high-level financial wellbeing program intentions
- Potential Outcomes
 - Employee wellbeing interest/experience survey
 - Resource Inventory
 - Workforce Evaluation

Considerations

- Revisit your interest
 - Expand the discussion
- Review recent employee feedback materials (surveys, exit interviews, etc.)
- Budgetary restrictions
- Timing restrictions

Mental Health Landscape & Emotional Wellbeing



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EMOTIONAL WELLBEING (PREVENTION)

- Resiliency/ burnout
- Loneliness
- Relationships
- Grief/ loss
- Fertility/ infertility
- Baby/ parenting
- Caregiving
- Career change



CONDITION MANAGEMENT (PROTECTION)

- Depression/ anxiety
- Stress
- Crisis/ trauma
- Other mental health (bipolar, schizophrenia, etc.)
- Health plan indicators of utilization care gaps
- Substance dependency



CRISIS MANAGEMENT (INTERVENTION)

- Substance misuse
- Suicide
- Acute events
- Workplace crisis

Fostering Access is Important



EAP



Health Plan



Primary Care
Physician



Telemedicine
Visits



Worksite



Apps



Prioritizing Mental Health



1

Leverage **Employee Assistance Programs** (EAPs)



2

Improve **Health Plan Network** Access



3

Remove **Barriers** & Integrate Approach



4

Offer **Telephonic/Virtual** Visits



5

Promote **Wellbeing** Initiatives



6

Build **Flexibility** Into Your Policies

Student Loan Benefits

Top Employer Initiative

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Why Student Loan Benefits?

\$1.56 trillion

Total U.S. student loan debt

44.7 million

Americans with student loan debt

11.5%

Student loans 90+ days delinquent or in default

\$393

Average monthly student loan payment

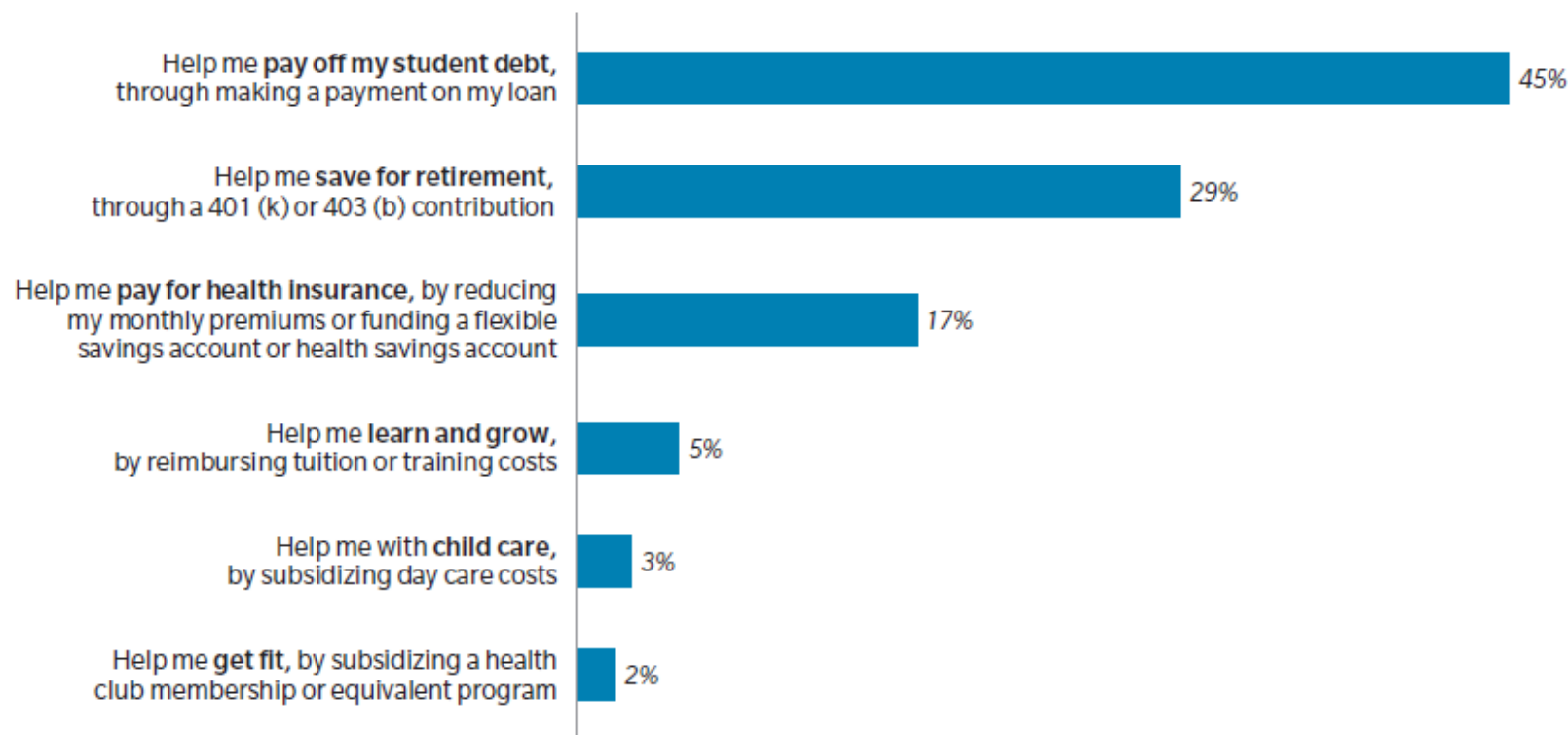
Source: Student Loan Hero; <https://studentloanhero.com/student-loan-debt-statistics/>



Why Student Loan Benefits?

Employer Case

SUPPOSE YOUR EMPLOYER OFFERED TO SPEND AN EXTRA \$200 EACH MONTH ON YOUR BENEFITS. OF THE OPTIONS BELOW, WHICH IS THE MOST COMPELLING CHOICE FOR YOU?





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The CARES Act

Student Loans

- Suspends all payments due on certain federal loans until 9/30/2020
- Interest will not accrue on loans for which payments have been suspended
- Suspended payments are counted as qualifying payments toward forgiveness
- Suspends involuntary collection of defaulted Direct & FFEL loans until 9/30/2020
- All suspended payments will be treated as if the borrower made a regularly scheduled payment for purposes of credit reporting
- Secretary of Education is obligated to notify borrowers whose payments have been suspended within 15 days



Strategies, Solutions and Resources

Financial & Emotional Wellbeing Solutions

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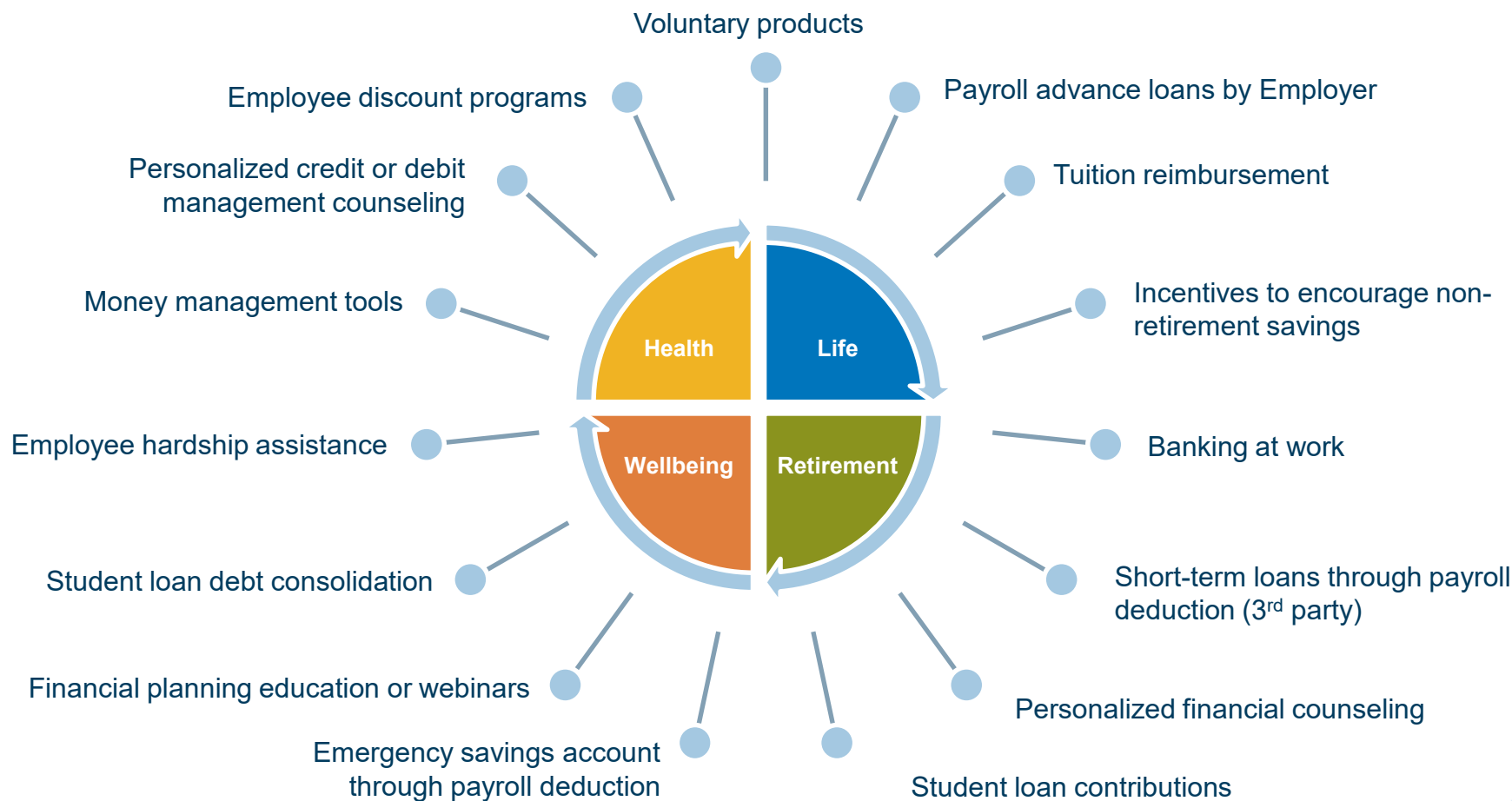


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Financial Wellbeing Initiatives



Financial Wellbeing Vendor Market

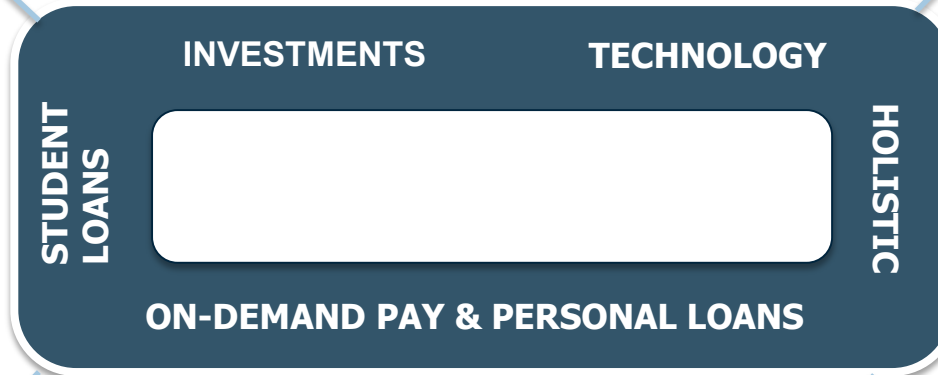


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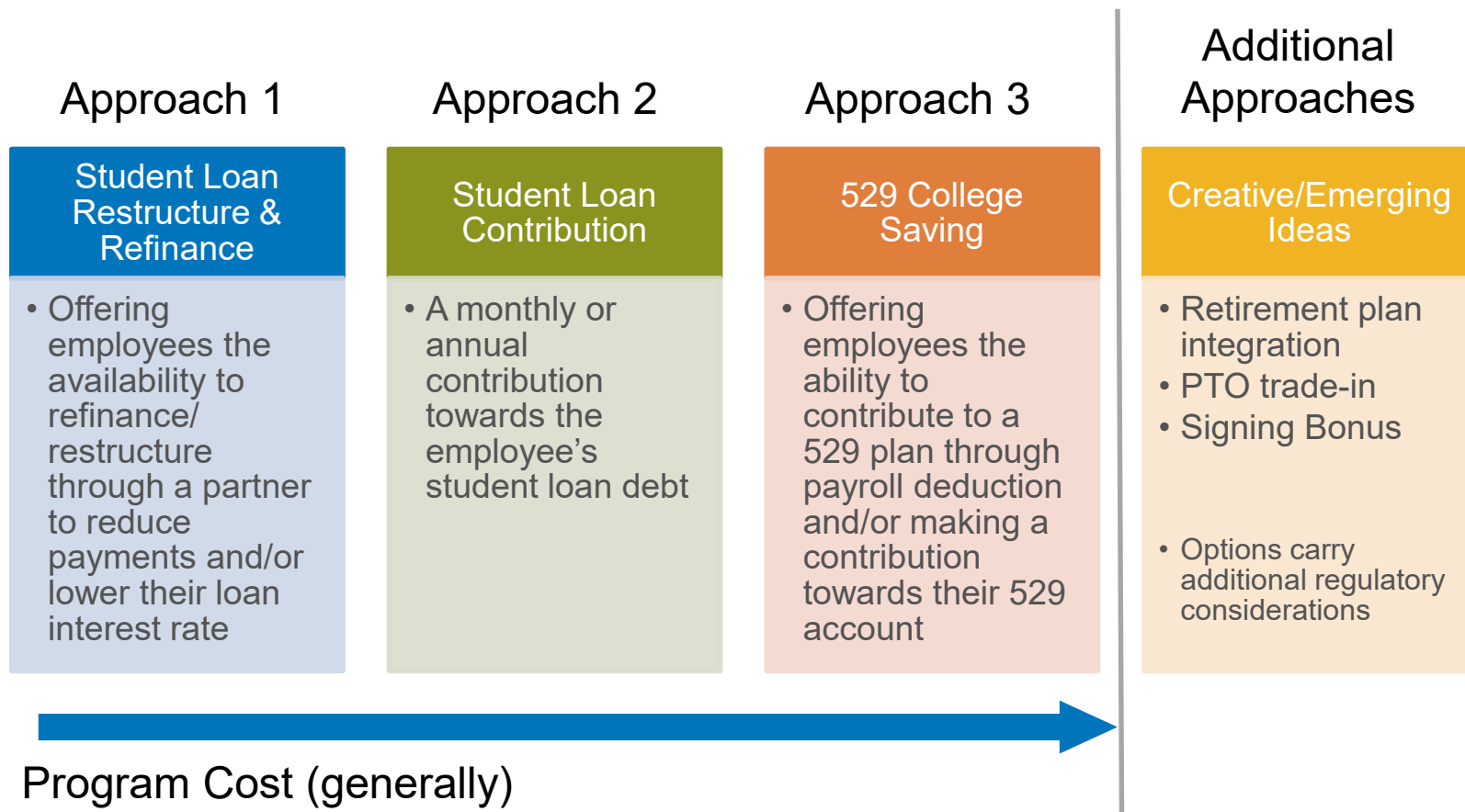
Employees Matter





Student Loan Benefit Solutions

Approaches to Consider





Addressing Stress and Burnout

Failure to acknowledge an employee's mental health can result in absenteeism, lowered productivity, high turnover, worker's compensation claims and increased medical insurance and stress-related expenses

- **Trending mental health offerings include:**
 - EAP offering
 - Behavioral health telephonic/onsite sessions
 - Manager training
 - Mental Health Policies
 - Substance abuse/Opioid Addiction
 - Targeted stress and resiliency (app based programs)
- **Addressing Stress and Burnout can lead to:**
 - Supportive work environment
 - Open communication
 - Increased productivity
 - Strong company culture
 - Employee retention & talent acquisition
 - Greater positive well-being and personal accomplishment

Emotional Wellbeing Solution Spectrum



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PREVENTION

PROTECTION

INTERVENTION

happify
HEALTH

Calm



talkspace

ginger

springhealth

Recovree



**American
Foundation
for Suicide
Prevention**

whil.

meQuilibrium

wayForward

lyra



**ANXIETY AND DEPRESSION
ASSOCIATION OF AMERICA**

Modern Health

HEADSPACE

learntolive

betterhelp

SAMHSA
Substance Abuse and Mental Health
Services Administration

Coordination and Navigation

emVitals

Next Steps

Success Strategies

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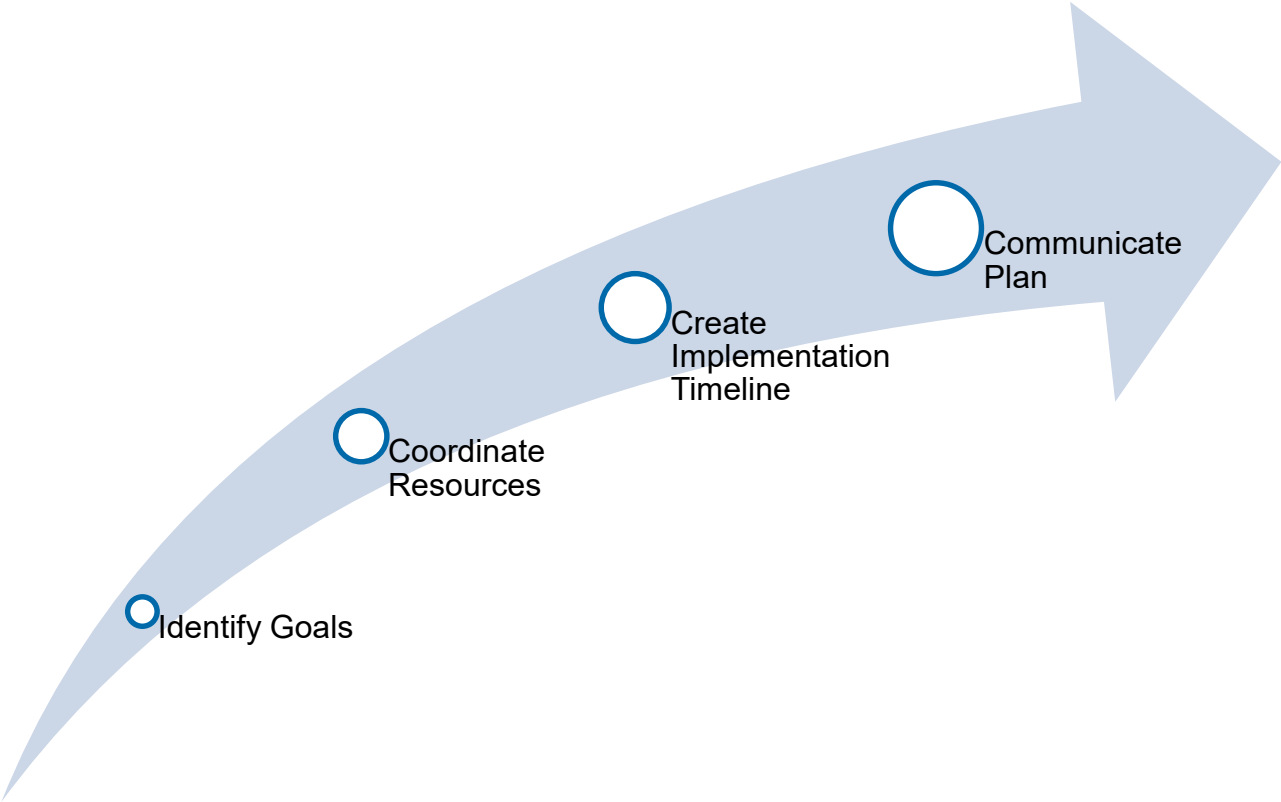
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Next Steps



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Retirement Plan Costs

Fee Analysis



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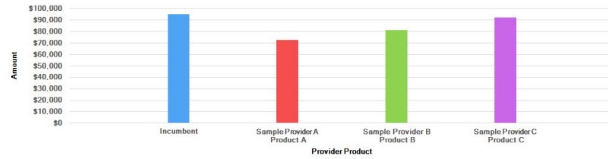
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PLAN FEE SUMMARY

Report Date: 04/18/18



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RATE CARD

Report Date: 04/18/18

Fees and Charges for self-directed brokerage?

Implementation/Conversion

Fixed annual fee

Non-discrimination tests (e.g., ADP/ACP)

Form 5500 preparation

Trustee services

Cost for enrollment kits?

Contract Charge or Wrap Fee

Cost for any required annual compliance tests?

Annual cost or set up cost to plan sponsor for self-directed brokerage?

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INVESTMENT EVALUATION - COMPOSITE RETURN

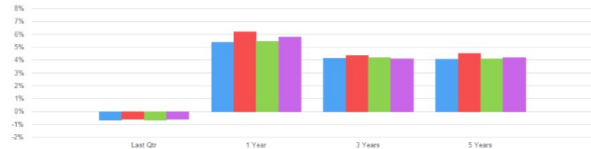
Report Date: 04/18/18



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Annualized Returns 03/31/18

Composite Returns*	Last QTR	YTD	1 YR	3 YRS	5 YRS	Net Exp.	Total Plan Exp. Ratio	Total Plan Fee
Incumbent Line-up	(0.66)	(0.66)	5.40	4.13	4.07	0.58	0.82	\$ 94,740
Sample Provider A: Product A	(0.58)	(0.58)	6.20	4.34	4.50	0.60	0.63	\$ 72,505
Sample Provider B: Product B	(0.66)	(0.66)	5.48	4.18	4.09	0.59	0.70	\$ 81,170
Sample Provider C: Product C	(0.58)	(0.58)	5.78	4.12	4.17	0.66	0.79	\$ 92,190



Current Line Items												
Fund Information			Fund Expenses									
Ticker	Fund Name	Style	Fund Allocation	% of Assets	Total Fund Related Expenses (Net Expense Ratio)	12B-1 Fees	Sub-Transfer Agent (Planholder) Servicing Fee	Common Collective Trust Service Payments	Total Revenue Share to ADP (A)	Total Net Investment Management Expenses (B)	Revenue Sharing Income (C) (Assets X A)	Total Net Investment Management Expenses (D) (Assets X B)
ADP001	Investor Stable Asset	Stable Value	\$ 84,429	0.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 844	\$ 844
ADP002	ADP002 Core Bond A	Intermediate-Term Bond	\$ 427,804	1.50%	0.75%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 3,189	\$ 3,189
ADP003	ADP003 Total Return A	Intermediate-Term Bond	\$ 50,041	0.40%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 400	\$ 400
ADP004	ADP004 High Income A	High Yield Bond	\$ 15,500	0.40%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 124	\$ 124
ADP005	ADP005 Real Return A	Real Estate	\$ 48,837	0.30%	0.80%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 391	\$ 391
ADP006	Investor Core Bond A	Large Value	\$ 806,179	4.80%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 6,771	\$ 6,771
ADP007	Investor Core Bond A	Large Value	\$ 57,077	0.30%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 479	\$ 479
ADP008	ADP008 US Divd A	Large Growth	\$ 462,389	3.00%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 3,236	\$ 3,236
ADP009	ADP009 Capital Appreciation Institutional I	Large Growth	\$ 621,032	4.80%	1.34%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 8,326	\$ 8,326
ADP010	ADP010 US Divd A	Mid Value	\$ 151,080	1.30%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,073	\$ 1,073
ADP011	ADP011 US Divd A	Small Value	\$ 289,239	2.30%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 3,182	\$ 3,182
ADP012	ADP012 US Divd A	Small Value	\$ 144,774	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,874	\$ 1,874
ADP013	ADP013 US Divd A	Small Value	\$ 143,180	1.10%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,440	\$ 1,440
ADP014	ADP014 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP015	ADP015 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP016	ADP016 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP017	ADP017 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP018	ADP018 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP019	ADP019 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP020	ADP020 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP021	ADP021 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP022	ADP022 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP023	ADP023 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP024	ADP024 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP025	ADP025 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP026	ADP026 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP027	ADP027 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP028	ADP028 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP029	ADP029 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP030	ADP030 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP031	ADP031 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP032	ADP032 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP033	ADP033 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP034	ADP034 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP035	ADP035 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP036	ADP036 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP037	ADP037 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP038	ADP038 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP039	ADP039 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP040	ADP040 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP041	ADP041 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP042	ADP042 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP043	ADP043 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP044	ADP044 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP045	ADP045 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP046	ADP046 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP047	ADP047 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP048	ADP048 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP049	ADP049 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP050	ADP050 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP051	ADP051 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP052	ADP052 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP053	ADP053 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP054	ADP054 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP055	ADP055 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP056	ADP056 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP057	ADP057 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP058	ADP058 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP059	ADP059 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP060	ADP060 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP061	ADP061 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP062	ADP062 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP063	ADP063 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP064	ADP064 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP065	ADP065 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP066	ADP066 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP067	ADP067 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP068	ADP068 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP069	ADP069 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP070	ADP070 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP071	ADP071 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP072	ADP072 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP073	ADP073 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP074	ADP074 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP075	ADP075 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP076	ADP076 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP077	ADP077 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP078	ADP078 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP079	ADP079 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP080	ADP080 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP081	ADP081 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP082	ADP082 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP083	ADP083 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP084	ADP084 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP085	ADP085 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP086	ADP086 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP087	ADP087 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP088	ADP088 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP089	ADP089 US Divd A	Small Value	\$ 159,161	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,088	\$ 2,088
ADP090	ADP090 US Divd A	Small Value	\$ 14,962	0.30%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 191	\$ 191
ADP091	ADP091 US Divd A	Small Value	\$ 49,070	0.30%	0.90%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 481	\$ 481
ADP092	ADP092 US Divd A	Small Value	\$ 174,462	1.30%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 2,218	\$ 2,218
ADP093	ADP093 US Divd A	Small Value	\$ 143,180	1.10%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	\$ 1,881	\$ 1,881
ADP094	ADP094 US Divd A											

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