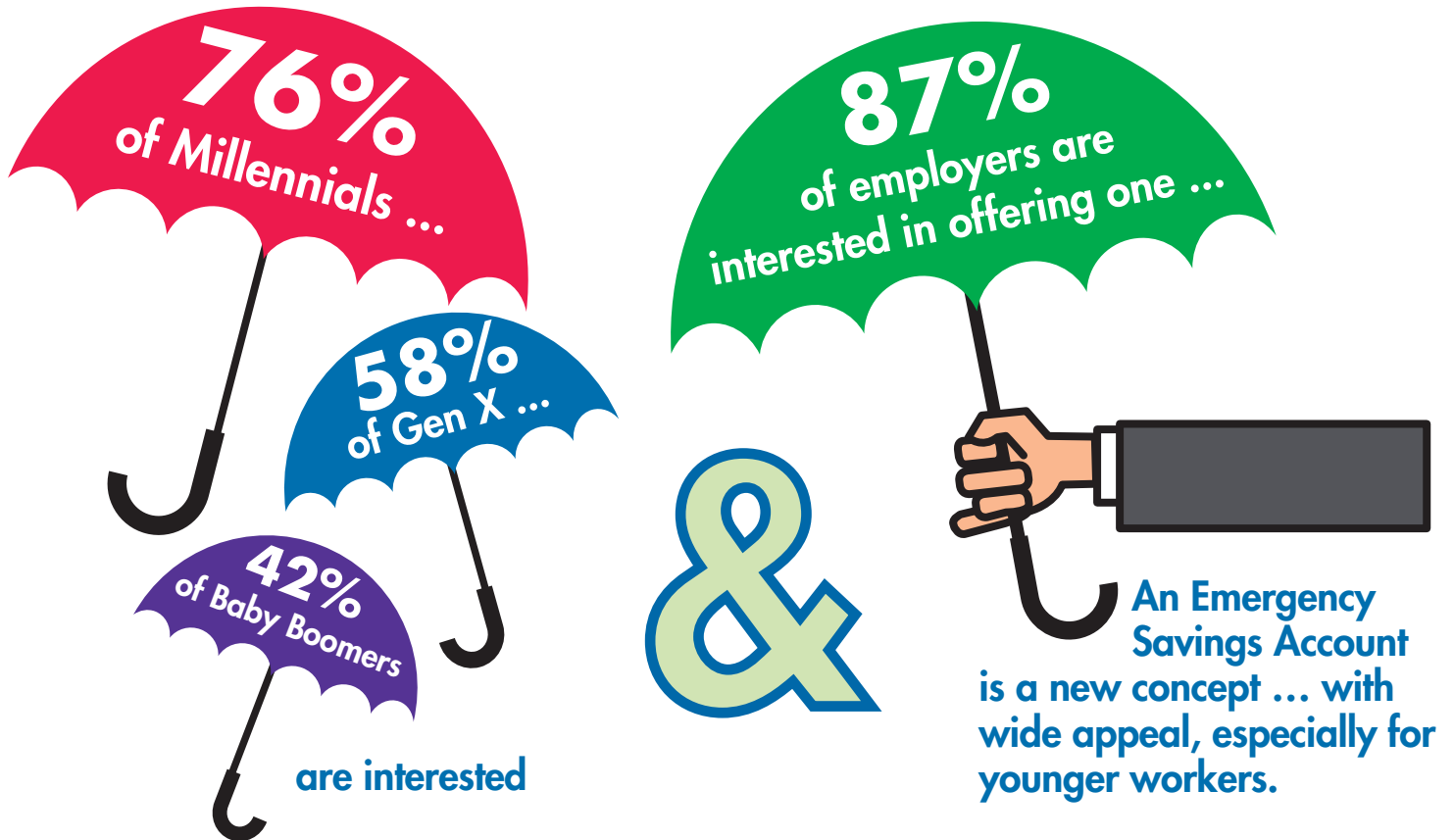


What about Benefits? Employer and Employee Perceptions...

What About a Rainy Day (Emergency) Savings Fund?



Are Employees Satisfied With Their Benefits?

YES!

78% of Employers

52% of Employees

Employers overestimate employee satisfaction with benefits, creating an opportunity for investigation, communication, and plan design changes.

When it comes to evaluating benefits priorities, employers and employees often agree about what's important ... but understanding the subtle differences in their perceptions can be key in designing and maintaining a competitive benefits offering.

What's Important to Employees?

✓ = More Likely



Employers Say It's in the Employees Top Five...



Employees Themselves Say It's a Top Five...

| | Employers Say It's in the Employees Top Five... | Employees Themselves Say It's a Top Five... |
|---|---|---|
|  Health Insurance | 90% ✓ | 87% |
|  Retirement Savings Plan | 92% ✓ | 86% |
|  Paid Vacation | 78% ✓ | 77% |
|  Life Insurance | 58% | 62% ✓ |
|  Disability Insurance | 58% ✓ | 47% |
|  Financial Wellness | 31% | 36% ✓ |
|  Education Reimbursement/Assistance | 37% ✓ | 34% |
|  Physical Wellness | 20% | 27% ✓ |
|  Paid Parental Leave | 40% ✓ | 25% |
|  Legal Services | 9% | 18% ✓ |

METHODOLOGY

Employee / worker perceptions are based on LIMRA's 2016 consumer survey of 2,563 non-retired workers in the United States.

Employer / plan sponsor perceptions are based on LIMRA's 2016 survey of 1,095 key decision makers at U.S. organizations that sponsor a Defined Contribution plan and have at least 10 employees.

