

Enhanced Benefits

Your employees need more. You can deliver.

Employers wanting to succeed in attracting and retaining talent know that offering an attractive benefit package can help tip the scale in their favor.

Creative's financial wellness approach is based on addressing what is missing, filling the gaps, and helping increase financial confidence. It gives businesses the opportunity to offer enhanced benefits to their associates. Some of these are:

Core Benefits

A foundation for financial wellness

Commonly offered benefits enhance the compensation employees receive and help them with important expenses such as medical, dental, and vision.

Voluntary Benefits

An Additional Layer of Protection

Voluntary benefits provide a financial safety net that can help employees address unforeseen costs and protect their income against future risks. Such plans, which could include group whole life and disability, can be offered at a discounted rate, and can be fully-employee funded or offered as a cost-share between employers and employees.

Add Property & Casualty Insurance

Protect the things you can't afford to lose

Property & casualty risks continue to diversify and increase in complexity. It's about more than just savings and discounts, it's about protecting the things you can't afford to lose. We offer automobile insurance, home insurance, umbrella liability insurance and commercial lines of insurance.

Enhanced benefits can make a meaningful difference on the path to financial well-being.

4 in 10 employees say their employer is currently not offering benefits or programs that help their financial wellness¹

Source: MetLife's Employee Benefit Trends Study 2022



Qualified Retirement Plans

Saving for a fulfilling retirement

Employees seeking a financially secure future know that saving for retirement is key. Employers recognize the value placed on retirement plans and know the importance of having a workforce able to retire when they want. Employers help by offering defined contribution plans, such as 401(k) and 403(b) – and often offer matching contributions to participating employees.

Executive Benefits Planning

Attract, Retain, Reward: Keeping Key Employees

Executive benefits arrangements are special benefit plans that a business can provide to key employees (including C-corporation stockholder-employees). They can be used to attract and retain key people by providing special benefits that are only available for a select group of management or other highly compensated employees.

Financial Planning

Creating sound plans to reach financial goals

Establishing clarity around their personal finances may be one of the best things your employees can do to reach their family's financial goals. It should start with establishing their financial needs and goals and then create a plan to get there.

Getting started can be hard. Consulting with an experienced financial professional may be just what they need to get started on charting a better course. Employers can offer financial planning services to their employees which can be offered at a discounted rate, and can be fully-employee funded or offered as a cost-share between employers and employees.

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