



Your Financial Wellness, Your Way

Financial wellness looks different for everyone — saving, buying a home, growing your family, or planning for retirement. Wherever you're headed, small steps make a big difference

Build Your Financial Foundation

Not sure where to begin? [MyMoneyFive](#) organizes financial wellness into five practical areas: Earn, Save & Invest, Protect, Spend, and Borrow. Use these principles to evaluate current habits and identify one area to strengthen.

Financial Wellness Through All Stages of Life

Starting Out:

Build a budget, understand your paycheck and benefits, begin saving, and start planning for retirement early.



Guides for Financial Decisions

Life Establishment - Home & Family:

Whether you're preparing to grow your family or planning for a child's financial future, check out these resources to learn more about benefits and savings options available to you.



New Parent
Benefits Guide



Trump (530A)
Account Brochure

Preparing for Retirement:

Check your savings, debt, healthcare costs, and future income. The earlier you start, the more room you have to adjust.



Retirement - Financial
Safety

Medicare 101 Sessions:

Cretex will offer in-person Medicare education sessions and 1:1s for employees approaching eligibility or helping a family member prepare. Watch for more information around your site or ask your Be Well Champion for more details.

If you are not able to attend one of these sessions and would like to learn more, log into ADP and navigate to Cretex's online Medicare 101 Presentation: <https://myADP.com> > Learning > Search > "Medicare 101"

Activities

Be Well activities will be onsite at each location. See the list below to check out what is going on this quarter at your location. Look out for communications on upcoming activities and connect with your site's Champions for more information!

No Spend Weekend Challenge (All Sites Participating)

- November 1- December 31
- Watch for challenge details and a list of eligible activities from your Be Well Champion(s).

Financial Wellness BINGO (All Sites Participating)

- November 1 - November 30

Make the Most of Your Principal Account

Take a few minutes to log in to your Principal account and review:

- Your retirement savings and investments
- Your current contribution rate
- Your beneficiary information

Reminder: Cretex matches 50% of the first 6% you contribute, for a maximum company match of 3%. Contributing at least 6% allows you to receive the full match.

Need Help? Principal education specialists can help answer questions about your retirement account, investments, and available resources. Scan the QR code to access your Principal account or view the Principal FAQ.



Principal FAQ Flyer



Principal Login

Principal 1:1 Sessions:

During Q4, Cretex will be offering in-person 1:1 sessions with a Principal education specialist. Watch for dates and sign-up information from Human Resources or your Be Well champion.

Financial Guidance Through SupportLinc

Need help creating a budget, managing debt, planning for a major purchase, or thinking through your financial goals? Through SupportLinc, employees and eligible household members have access to confidential financial consultation and resources at no additional cost.

Login to support link or sign up at:

- <https://bewell.cretex.com/SupportLinc> Group code: cretex
- Go to Discover > Search > Financial Planning Calculators

Completing your Biometric Screening enters you into an incentive drawing. Quarterly drawings will be held for all employees who have completed their biometric screening the preceding quarter.

- You may schedule more than one biometric screening in a year, but are only eligible to participate in one drawing.

