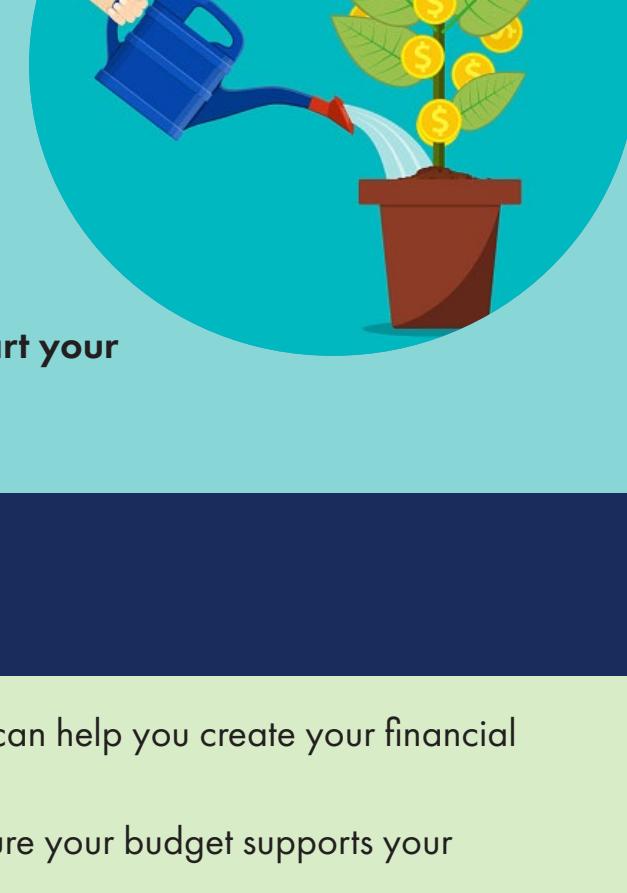


THE BEAT: YOUR MONTHLY BENEFITS UPDATE

BUILD PEACE OF MIND

With Healthier Money Habits!

Financial well-being is a key part of feeling secure and confident in the year ahead. We'll help you feel better prepared in 2026 with tips for managing money-related stress, personalized guidance based on your financial situation, and rewards for making healthy choices.



Click on the [highlighted links below](#) to jump start your financial wellness.



FINANCIAL

No matter what stage of life you're in, [CAPTRUST](#) can help you create your financial foundation for 2026 and beyond:

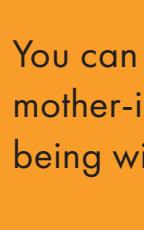
- Use the [monthly budget worksheet](#) to make sure your budget supports your financial goals.
- Meet with a [financial advisor](#) to plan for the year ahead.
- Get help [choosing your investments](#).



EMOTIONAL

Did you know that financial stress is one of the leading causes of anxiety? Use these [Modern Health](#) resources to support your financial well-being:

- [Explore your relationship with money.](#)
- [Discover ways to manage money mindfully.](#)
- [Learn to invest in a positive money mindset.](#)



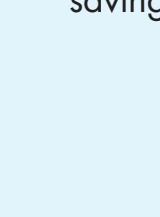
WORK/LIFE BALANCE

Talk about a smart financial move! Invite your [family members](#) to join Modern Health for free. They will have access to the same great resources to support their financial and mental well-being at no cost.

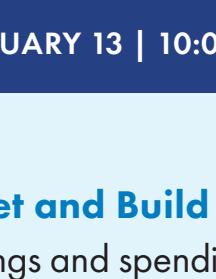


PHYSICAL

- It's time to start earning points toward your \$500 Healthy Hearts! Healthy You! Reward for 2026. Make sure you [register](#) now to start earning rewards! Your spouse can participate, too!
- Watch for more information about the Healthy Hearts! Healthy You! [Financial Wellness Challenge](#) coming in February, where you'll learn more about your financial health and get inspired to make small changes with a big impact.



DID YOU KNOW?



You can invite more than just your immediate family to join Modern Health — like your mother-in-law, your grandmother, or even your cousin. So go ahead and share well-being with the people who matter most to you.

[LEARN MORE](#)

REGISTER: JANUARY 13 | 10:00 AM ET

Fidelity - Create a Budget and Build Emergency Savings

Learn how to use Fidelity's 50-15-5 savings and spending guideline and how emergency savings are a critical part of your budget, how much to save for an emergency, and different strategies for setting up a separate account for that money.

REGISTER: JANUARY 14 | 12:00 PM ET

REGISTER: JANUARY 21 | 2:00 PM ET

Modern Health - The Psychology of Wealth Creation

Join this session to learn how to assess your financial situation, identify your financial values, and how the psychology of money can help you achieve your financial goals.

[WATCH WEBINAR TODAY!](#)

START EXPLORING

[ZOLLbenefits.com](#)