



Fraternals: Uncovering Growth Opportunities

October 2022

Supplemental TURF Analysis Report



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The Benefits*

Community	Being a member makes you part of a community of people with like interests
Community Grants	Monetary benefit to organize and host community volunteer activities
Cultural Programs	Attend programs that embrace the organization's culture (e.g., holiday festivities)
Disaster Relief	Monetary benefit for those who have been affected by a disaster
Education Grants	Education grants for students in K-12, college, post-grad, vocational school, or a professional designation
Family Benefits	Monetary benefit for costs of senior care, child care, family emergencies, or unexpected living costs

*Respondents only saw the long descriptive definitions. The shortened names are for reporting purposes only.

The Benefits*

Financial Wellness Education	Programs to learn about the best way to handle your finances
Grants to Non-profits	A portion of the insurance prem goes to a non-profit that you select
Group Trips	discounted tickets to family-friendly, popular venues like amusement parks
Healthy Habits (Monetary Grants)	App that syncs with a fitness device where healthy habits will earn gift cards or charitable donations
Healthy Habits (prem discs)	App that syncs with a fitness device where healthy habits will earn reduced prems
Legal Document Preparation	disced fees to prepare legal documents (e.g., wills)
Mental Health	Access to online mental health resources

*Respondents only saw the long descriptive definitions. The shortened names are for reporting purposes only.

The Benefits*

Parenting Resources	Access to online parenting resources
Pet Insurance	discounted pet insurance
Physical Fitness discs	discounts on membership fees to fitness clubs
Prescription Drug discs	discounts on prescription drugs
Retail discs	discounts at retailers (e.g., movie tickets, wholesale club memberships)
Retreat Grants	Monetary benefit for those attending retreats
Serious Illness	Monetary benefit for out-of-pocket expenses for serious illness

*Respondents only saw the long descriptive definitions. The shortened names are for reporting purposes only.

The Benefits*

Social Events	Attend organized social events (e.g., dinners, golf tournaments)
Summer Camp Grants	Monetary benefit for children attending summer camp programs (e.g., sports, music, and computer)
Volunteer Opportunities	Participate in volunteer programs that support the local community or national organizations

*Respondents only saw the long descriptive definitions. The shortened names are for reporting purposes only.

Why do a TURF analysis?

- Fraternal organizations offer a wide variety of benefits to their members.
- While knowing member's preferences for these individual benefits is helpful, crafting portfolios of benefits that will maximize the proportion of members that like at least one of the benefits is even more valuable.
- This technique is known as total unduplicated reach (TURF)



What is a TURF analysis?

- TURF is a term from media planning, where the focus was on understanding media vehicles (e.g., which combination of four magazines would reach the greatest number of people).
- It is usually just called “reach” for short.
- The way that a basic TURF study works is that it examines the reach of all possible portfolios (combinations) and computes the reach of each of them.

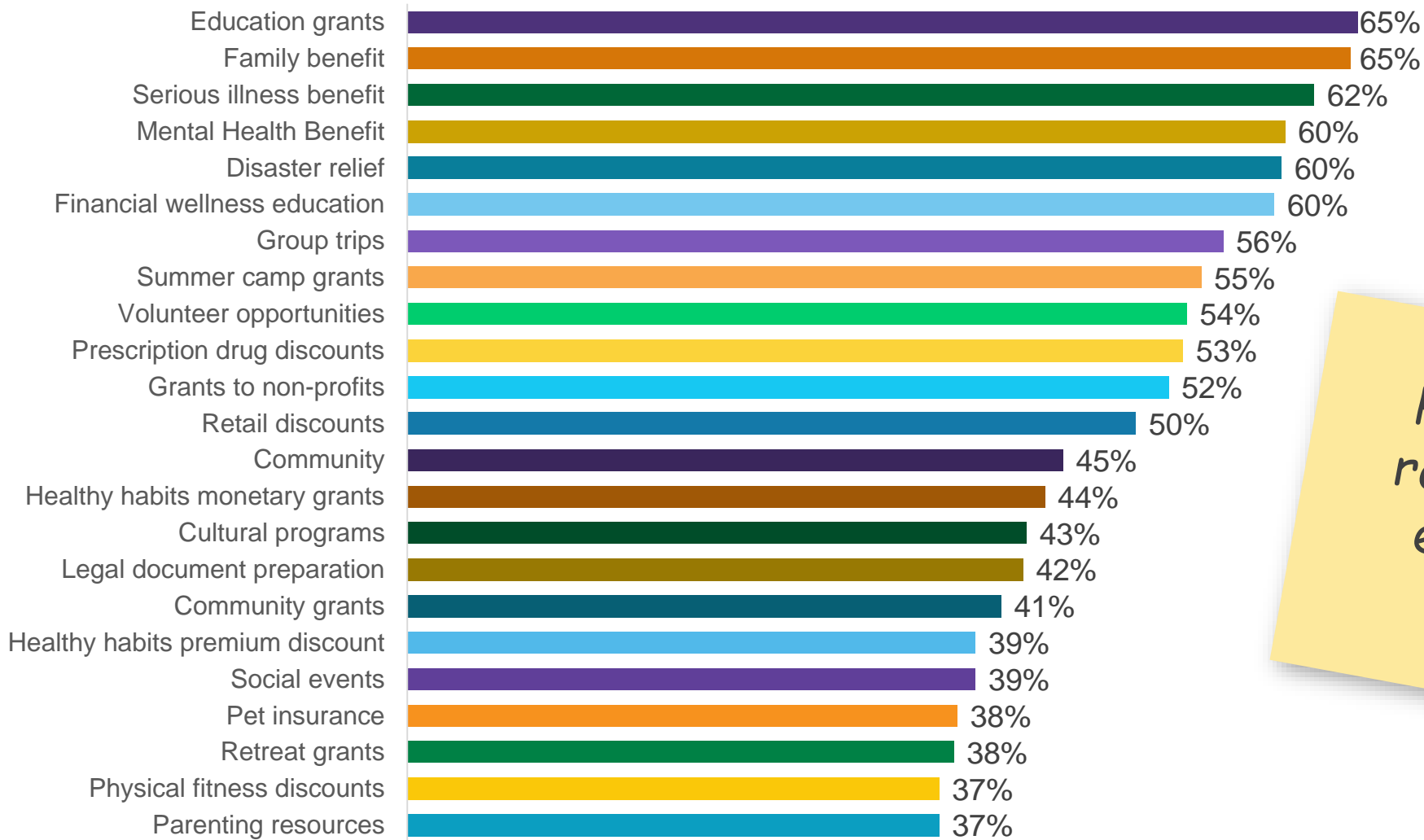




Gen Z TURF Analysis



GEN Z - Individual reach of each benefit



Percentage of Gen Z respondents that like each of the tested benefits.

Gen Z TURF Analysis – 2 Benefit Portfolio

As you can see, the reach is almost identical for each of the top 5 portfolios. This is good news as it means you are not limited in your benefit combinations.

One way to choose between portfolios is to consider the frequency.

Top 5 portfolios with 2 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Group trips	88.0%	483
2	Family benefit, Social events	87.8%	415
3	Serious illness benefit, Social events	87.3%	405
4	Education grants, Physical fitness discounts	87.0%	407
5	Family benefit, Cultural programs	86.5%	429

The F in TURF refers to frequencies.

The value of 483 tells us that if we offer these two benefits, the total number of benefits that are liked across the total sample of 400 is 1,21 (i.e., on average, each of our 400 people liked a fraction over one of the benefits in the portfolio).

Note that while the first two portfolios are very close in terms of reach, there is a big difference in terms of frequency, with the first alternative having a reach that is 16% higher. Looking at frequency makes the first and fifth combinations seem the standouts.

Some people are disappointed when TURF fails to pick a clear winner. However, it is extremely good news, as it means that there is a lot of flexibility to take other factors into account.

Gen Z TURF Analysis – 3 Benefit Portfolio

Top 5 portfolios with 3 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Financial wellness education, Social events	97.0%	653
2	Group trips, Financial wellness education, Grants to non-profits	96.8%	671
3	Family benefit, Group trips, Healthy habits premium discount	96.3%	639
4	Group trips, Mental Health Benefit, Community	96.0%	645
5	Family benefit, Group trips, Physical fitness discounts	96.0%	629

Gen Z TURF Analysis – 4 Benefit Portfolio

Top 5 portfolios with 4 alternatives			
	Portfolio	Reach	Frequency
1	Education grants, Serious illness benefit, Social events, Physical fitness discounts	99.5	812
2	Family benefit, Group trips, Financial wellness education, Grants to non-profits	99.3	930
3	Education grants, Serious illness benefit, Grants to non-profits, Physical fitness discounts	99.3	865
4	Group trips, Mental Health Benefit, Community, Healthy habits premium discount	99.3	801
5	Family benefit, Financial wellness education, Social events, Physical fitness discounts	99.3	799

It is not possible for fraternal organizations to offer all the benefits that are attractive to potential members.

Luckily some benefits have good alternatives for substitution.

For this information, we turn to a duplication matrix.

Understanding substitution using a duplication matrix

- If you don't offer Family benefits, but you do offer Serious Illness benefits, you can still capture 82% of the people that like Family benefits.
- Or, you don't offer Disaster Relief, but you do offer Education Grants, you can still capture 78% of the people that like Disaster Relief...
- Note, the matrix displays column percentages. It must be read vertically.

	Family benefit	Serious illness benefit	Disaster relief	Education grants	Mental Health Benefit
Family benefit	100%	85%	83%	79%	
Serious illness benefit	82%	100%	80%	69%	71%
Disaster relief	77%	77%	100%	71%	70%
Education grants	80%	73%	78%	100%	75%
Mental Health Benefit	70%	68%	70%	69%	100%
Prescription drug discounts	59%	63%	60%	52%	58%
Financial wellness education	59%	64%	60%	62%	65%
Group trips	51%	55%	53%	56%	50%
Summer camp grants	60%	56%	62%	67%	54%
Retail discounts	46%	47%	43%	46%	41%
Volunteer opportunities	55%	53%	54%	58%	
Charitable contributions to non-profits	51%	53%	57%	49%	
Government assistance	43%	45%	42%		
Other	43%	41%			

	Family benefit	Serious illness benefit	Disaster relief	Education grants	Mental Health Benefit	Prescription drug discounts	Financial wellness education	Group trips	Summer camp grants	Retail discounts	Volunteer opps	Grants to non-profits	Legal document preparation	Community	Community grants	Healthy habits monetary grants	Healthy habits premium discount	Cultural programs	Retreat grants	Social events	Physical fitness discounts	Pet insurance	Parenting resources
Family benefit	100%	85%	83%	79%	76%	72%	65%	58%	71%	60%	66%	64%	66%	62%	52%	57%	48%	49%	50%	41%	42%	54%	55%
Serious illness benefit	82%	100%	80%	69%	71%	74%	67%	62%	64%	58%	62%	63%	66%	56%	54%	57%	51%	44%	53%	36%	42%	52%	51%
Disaster relief	77%	77%	100%	71%	70%	67%	61%	56%	68%	51%	60%	65%	59%	49%	52%	49%	51%	47%	42%	39%	42%	53%	47%
Education grants	80%	73%	78%	100%	75%	64%	68%	65%	81%	60%	71%	62%	54%	58%	61%	60%	56%	58%	53%	50%	40%	46%	66%
Mental Health Benefit	70%	68%	70%	69%	100%	66%	66%	54%	59%	55%	59%	66%	54%	44%	44%	57%	51%	46%	49%	44%	47%	58%	69%
Prescription drug discounts	59%	63%	60%	52%	58%	100%	60%	50%	47%	59%	47%	48%	63%	51%	36%	46%	53%	38%	42%	44%	49%	50%	42%
Financial wellness education	59%	64%	60%	62%	65%	67%	100%	54%	56%	56%	60%	56%	60%	62%	52%	61%	61%	64%	49%	47%	50%	52%	65%
Group trips	51%	55%	53%	56%	50%	53%	51%	100%	60%	75%	56%	46%	47%	52%	61%	61%	51%	58%	53%	60%	60%	54%	55%
Summer camp grants	60%	56%	62%	67%	54%	48%	51%	58%	100%	47%	54%	51%	43%	49%	60%	48%	49%	54%	55%	44%	45%	49%	56%
Retail discounts	46%	47%	43%	46%	46%	55%	47%	67%	43%	100%	41%	41%	50%	46%	47%	58%	49%	49%	43%	59%	56%	48%	39%
Volunteer opportunities	55%	53%	54%	58%	52%	47%	54%	53%	53%	44%	100%	61%	45%	59%	66%	47%	45%	54%	57%	54%	48%	40%	42%
Grants to non-profits	51%	53%	57%	49%	57%	47%	49%	43%	49%	43%	59%	100%	44%	49%	45%	47%	47%	51%	53%	52%	48%	59%	52%
Legal document preparation	43%	45%	42%	35%	38%	50%	43%	36%	33%	43%	36%	36%	100%	39%	34%	35%	46%	37%	42%	42%	43%	44%	38%
Community	43%	41%	37%	40%	33%	43%	47%	42%	41%	41%	50%	42%	42%	100%	54%	41%	38%	61%	52%	60%	47%	40%	43%
Community grants	33%	35%	35%	38%	30%	27%	35%	45%	44%	39%	50%	35%	33%	49%	100%	39%	47%	44%	61%	54%	40%	34%	31%
Healthy habits monetary grants	39%	40%	36%	40%	41%	38%	45%	48%	39%	51%	39%	39%	37%	40%	42%	100%	71%	48%	38%	45%	52%	45%	51%
Healthy habits premium discount	29%	32%	33%	33%	33%	38%	40%	36%	35%	39%	33%	35%	43%	33%	45%	63%	100%	39%	42%	42%	51%	51%	42%
Cultural programs	32%	30%	33%	38%	32%	30%	45%	44%	42%	42%	43%	42%	37%	57%	46%	46%	43%	100%	41%	63%	49%	52%	56%
Retreat grants	29%	32%	26%	30%	30%	30%	31%	36%	38%	33%	40%	38%	37%	43%	56%	33%	40%	36%	100%	50%	40%	42%	36%
Social events	25%	22%	25%	30%	29%	32%	31%	42%	31%	46%	39%	39%	38%	52%	52%	40%	42%	58%	52%	100%	51%	44%	40%
Physical fitness discounts	24%	24%	25%	23%	29%	33%	31%	39%	30%	41%	33%	33%	37%	38%	36%	43%	48%	42%	39%	48%	100%	48%	47%
Pet insurance	32%	32%	33%	27%	37%	35%	33%	36%	34%	37%	28%	43%	39%	33%	31%	39%	49%	46%	42%	43%	49%	100%	48%
Parenting resources	31%	30%	28%	37%	42%	29%	40%	36%	38%	29%	29%	36%	33%	35%	28%	42%	39%	48%	35%	38%	47%	46%	100%

Reach overlap (column %)

60%+=Green

40%-59%=Yellow

<40%=Red

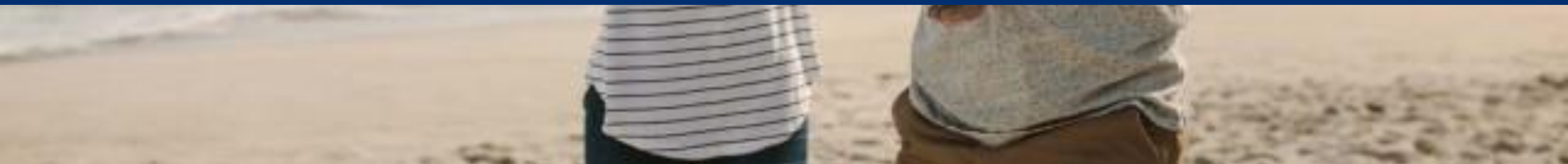
GEN Z SUBSTITUTION MATRIX n=400

Gen Z Reach & Substitutions

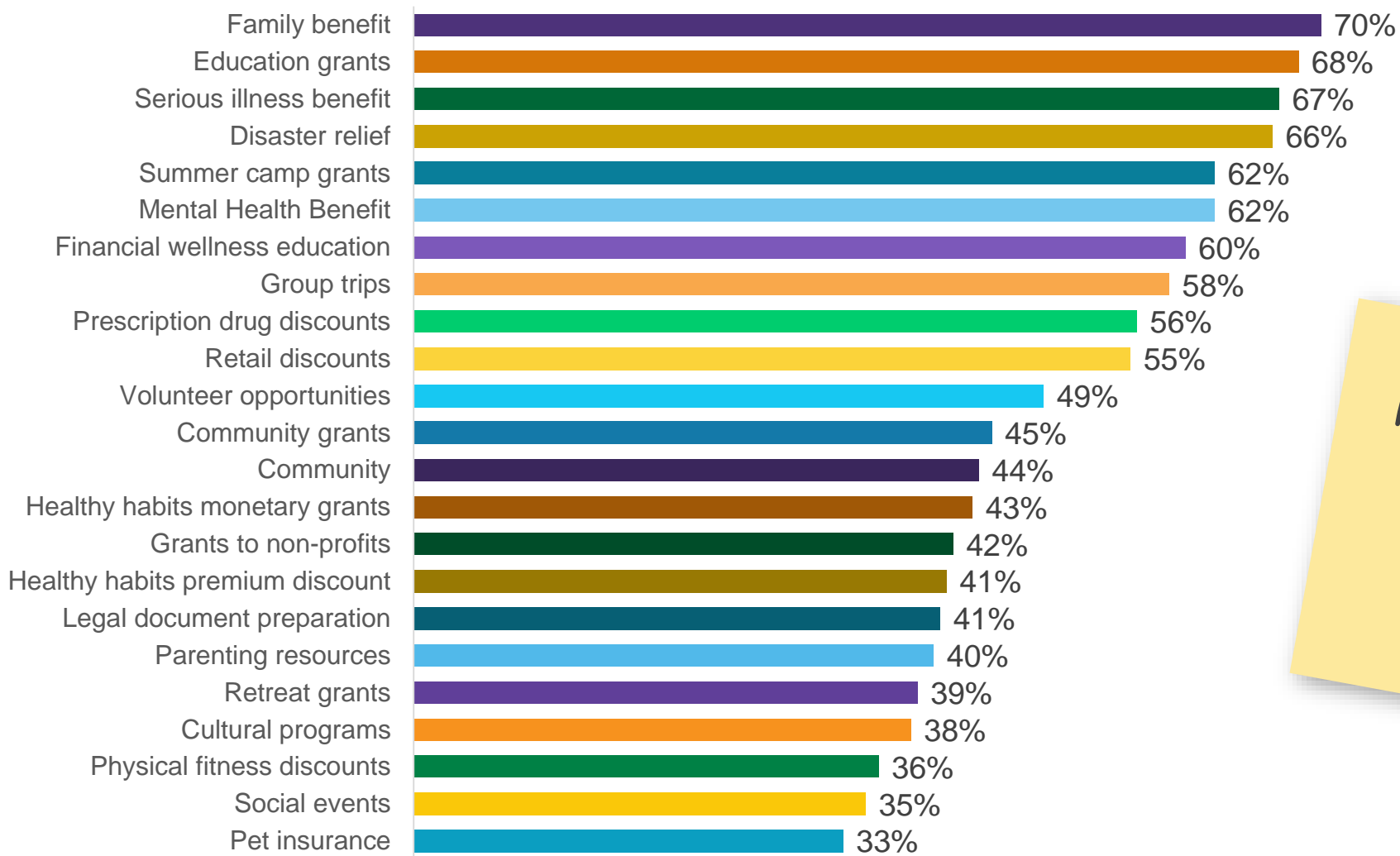
	Individual Reach	Possible Substitutions (60%+ Reach Overlap)					
Education grants	65.25%	Family benefit	Disaster relief	Serious illness benefit	Mental health benefit	Summer camp grants	Financial wellness ed
Family benefit	64.75%	Serious illness benefit	Disaster relief	Education grant	Mental health benefit		
Serious illness benefit	62.25%	Family benefit	Disaster relief	Education grant	Mental health benefit	Prescription drug disc	Financial wellness ed
Mental Health Benefit	60.25%	Family benefit	Education grants	Serious illness benefit	Disaster relief	Financial wellness ed	
Disaster relief	60.00%	Family benefit	Serious illness benefit	Education grants	Mental health benefit	Summer camp grants	Financial wellness ed
Financial wellness education	59.50%	Education grants	Serious illness benefit	Mental health benefit	Family benefit	Disaster relief	
Group trips	56.00%	Retail discounts	Education grants	Serious illness benefit			
Summer camp grants	54.50%	Education grants	Family benefit	Disaster relief	Serious illness benefit	Group trips	
Volunteer opportunities	53.50%	Education grants	Family benefit	Serious illness benefit	Disaster relief		
Prescription drug discounts	53.25%	Serious illness benefit	Family benefit	Disaster relief	Financial wellness ed	Mental health benefit	Education grants
Grants to non-profits	52.25%	Mental health benefit	Disaster relief	Family benefit	Serious illness benefit	Education grants	Volunteer opps
Retail discounts	50.00%	Group trips	Family benefit	Education grants			
Community	45.00%	Family benefit	Financial wellness ed				
Healthy habits monetary grants	43.75%	HH premium discount	Group trips	Financial wellness ed	Education grants		
Cultural programs	42.50%	Financial wellness ed	Community				
Legal document preparation	42.25%	Family benefit	Serious illness benefit	Prescription drug disc	Financial wellness ed		
Community grants	40.75%	Volunteer opps	Education grants	Group trips			
Social events	39.00%	Cultural programs					
Healthy habits premium discount	39.00%	HH monetary grants	Financial wellness ed				
Pet insurance	37.75%						
Retreat grants	37.50%	Community grants					
Parenting resources	36.50%	Mental health benefit	Education grants	Financial wellness ed			
Physical fitness discounts	36.50%						



Millennial TURF Analysis



Millennials - Individual reach of each benefit



Percentage of Millennial respondents that like each of the tested benefits.

Millennial TURF Analysis – 2 Benefit Portfolio

Top 5 portfolios with 2 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Community grants	90.3%	460
2	Family benefit, Physical fitness discounts	89.8%	425
3	Family benefit, Social events	89.5%	421
4	Summer camp grants, Financial wellness education	88.5%	487
5	Education grants, Physical fitness discounts	88.5%	418

Millennial TURF Analysis – 3 Benefit Portfolio

Top 5 portfolios with 3 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Retreat grants, Physical fitness discounts	97.3%	581
2	Family benefit, Financial wellness education, Community grants	96.8%	699
3	Education grants, Serious illness benefit, Cultural programs	96.8%	696
4	Family benefit, Retail discounts, Community grants	96.8%	682
5	Family benefit, Financial wellness education, Social events	96.8%	660

Millennial TURF Analysis – 4 Benefit Portfolio

Top 5 portfolios with 4 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Mental Health Benefit, Community grants, Cultural programs	99.8%	862
2	Disaster relief, Group trips, Financial wellness education, Healthy habits monetary grants	99.5%	912
3	Education grants, Disaster relief, Community, Physical fitness discounts	99.5%	859
4	Summer camp grants, Mental Health Benefit, Volunteer opportunities, Healthy habits premium discount	99.5%	856
5	Family benefit, Education grants, Retreat grants, Physical fitness discounts	99.5%	855

Column %	Family ben	Edu grants	Serious illness ben	Disaster relief	Mental Health ben	Summer camp grants	Financial wellness edu	Group trips	Prescription drug disc	Retail disc	Volunteer opps	Community grants	Community	H H monetary grants	Grants to nonprofits	H H premium discount	Legal doc prep	Parenting resources	Retreat grants	Cultural programs	Physical fitness disc	Social events	Pet ins
Family ben		84%	85%	83%	77%	78%	73%	71%	77%	72%	73%	55%	66%	64%	65%	57%	71%	59%	54%	56%	45%	44%	53%
Edu grants	81%		74%	77%	76%	82%	72%	71%	70%	69%	69%	58%	60%	62%	60%	58%	63%	68%	54%	57%	44%	48%	47%
Serious illness ben	81%	72%		82%	72%	68%	71%	70%	78%	66%	68%	59%	57%	62%	66%	59%	64%	54%	59%	45%	52%	42%	51%
Disaster relief	79%	74%	82%		77%	72%	64%	67%	76%	64%	67%	61%	57%	51%	68%	55%	62%	48%	54%	47%	48%	45%	55%
Mental Health ben	68%	69%	66%	72%		58%	69%	56%	69%	61%	61%	47%	51%	61%	60%	59%	51%	68%	52%	47%	52%	45%	64%
Summer camp grants	69%	74%	63%	67%	58%		55%	69%	58%	60%	61%	59%	54%	54%	63%	52%	58%	58%	56%	53%	53%	52%	49%
Financial wellness edu	62%	63%	63%	57%	67%	53%		54%	70%	62%	53%	50%	56%	62%	50%	66%	62%	70%	49%	62%	56%	46%	56%
Group trips	59%	61%	61%	59%	53%	65%	53%		57%	77%	56%	57%	53%	54%	54%	53%	48%	50%	58%	52%	60%	59%	51%
Prescription drug disc	61%	57%	65%	64%	62%	52%	66%	55%		62%	42%	40%	50%	49%	47%	50%	61%	52%	47%	39%	51%	43%	62%
Retail disc	57%	56%	54%	53%	55%	54%	57%	74%	62%		39%	44%	50%	57%	49%	59%	60%	45%	50%	47%	56%	56%	54%
Volunteer opps	51%	49%	50%	49%	48%	48%	44%	47%	37%	34%		58%	59%	43%	60%	35%	41%	43%	49%	56%	42%	44%	40%
Community grants	35%	38%	40%	41%	34%	43%	38%	44%	32%	35%	53%		54%	39%	40%	49%	36%	36%	63%	50%	51%	59%	47%
Community	41%	38%	37%	38%	36%	38%	41%	39%	39%	39%	53%	53%		39%	42%	39%	36%	43%	48%	68%	42%	60%	37%
H H monetary grants	39%	39%	40%	33%	43%	38%	45%	40%	38%	45%	38%	38%	39%		39%	67%	39%	55%	42%	44%	55%	48%	53%
Grants to nonprofits	38%	37%	41%	43%	40%	42%	35%	39%	35%	37%	52%	37%	40%	38%		30%	35%	37%	44%	43%	39%	45%	44%
H H premium discount	33%	35%	36%	34%	39%	35%	46%	38%	37%	44%	29%	45%	37%	64%	30%		46%	50%	44%	45%	57%	46%	53%
Legal document prep	41%	38%	39%	38%	33%	38%	42%	34%	44%	44%	34%	32%	33%	37%	34%	45%		36%	38%	42%	44%	38%	45%
Parenting resources	34%	40%	32%	29%	44%	38%	47%	35%	37%	33%	35%	32%	40%	51%	35%	48%	36%		38%	52%	51%	45%	53%
Retreat grants	30%	31%	34%	32%	33%	35%	32%	38%	33%	35%	39%	55%	43%	38%	41%	42%	36%	37%		38%	46%	60%	53%
Cultural programs	31%	32%	26%	27%	29%	33%	40%	34%	27%	33%	45%	43%	60%	39%	40%	42%	39%	50%	38%		43%	61%	44%
Physical fitness disc	23%	23%	28%	26%	30%	31%	33%	37%	33%	36%	31%	41%	35%	46%	34%	50%	39%	46%	42%	40%		46%	56%
Social events	22%	24%	22%	24%	25%	29%	27%	35%	27%	36%	32%	46%	48%	39%	38%	39%	33%	39%	54%	55%	45%		47%
Pet ins	25%	23%	25%	27%	34%	26%	31%	29%	37%	32%	27%	35%	28%	40%	35%	43%	37%	43%	45%	38%	51%	44%	

Reach overlap (column %)

60%+=Green

40%-59%=Yellow

<40%=Red

MILLENNIAL’S SUBSTITUTION MATRIX n=400

Millennial Reach & Substitutions

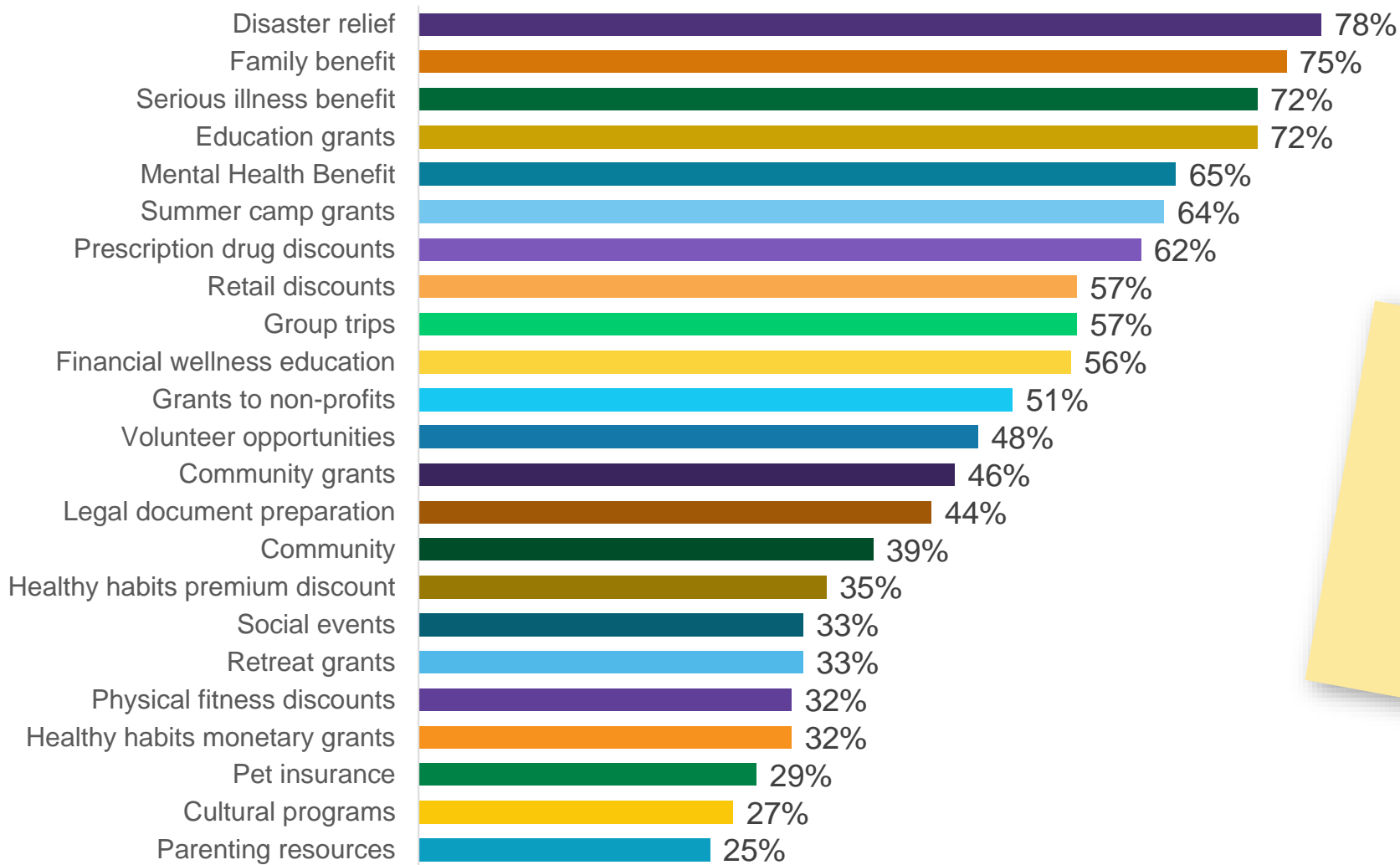
Individual Reach										
Family benefit	70.07%	Edu grants	Serious illness ben	Disaster relief	Summer camp grants	Mental Health ben	Financial wellness edu	Prescription drug disc		
Education grants	68.33%	Family ben	Disaster relief	Summer camp grants	Serious illness ben	Mental Health ben	Financial wellness edu	Group trips		
Serious illness benefit	66.83%	Family ben	Disaster relief	Edu grants	Mental Health ben	Prescription drug disc	Summer camp grants	Financial wellness edu	Group trips	
Disaster relief	66.33%	Family ben	Serious illness ben	Edu grants	Mental Health ben	Summer camp grants	Prescription drug disc			
Mental Health Benefit	61.85%	Disaster relief	Family ben	Edu grants	Serious illness ben	Financial wellness edu	Prescription drug disc			
Summer camp grants	61.85%	Edu grants	Family ben	Disaster relief	Serious illness ben	Group trips				
Financial wellness education	59.60%	Family ben	Edu grants	Serious illness ben	Mental Health ben	Prescription drug disc	Disaster relief			
Group trips	58.35%	Retail disc	Family ben	Edu grants	Serious illness ben	Summer camp grants	Disaster relief			
Prescription drug discounts	55.86%	Serious illness ben	Family ben	Disaster relief	Edu grants	Financial wellness edu	Mental Health ben	Retail disc		
Retail discounts	55.36%	Group trips	Family ben	Edu grants	Serious illness ben	Disaster relief	Prescription drug disc	Financial wellness edu	Mental Health ben	Summer camp grants
Volunteer opportunities	48.63%	Family ben	Edu grants	Serious illness ben	Disaster relief	Mental Health ben	Summer camp grants			
Community grants	44.64%	Disaster relief								
Community	43.64%	Family ben	Edu grants	Cultural programs						
Healthy habits monetary grants	43.14%	Family ben	H H premium discount	Edu grants	Serious illness ben	Financial wellness edu	Mental Health ben			
Grants to non-profits	41.65%	Disaster relief	Serious illness ben	Family ben	Summer camp grants	Edu grants	Mental Health ben	Volunteer opps		
Healthy habits premium discount	41.15%	H H monetary grants	Financial wellness edu							
Legal document preparation	40.65%	Family ben	Serious illness ben	Edu grants	Financial wellness edu	Disaster relief	Prescription drug disc	Retail disc		
Parenting resources	40.15%	Financial wellness edu	Edu grants	Mental Health ben						
Retreat grants	38.90%	Community grants								
Cultural programs	38.40%	Community	Financial wellness edu							
Physical fitness discounts	35.91%	Group trips								
Social events	34.91%	Cultural programs	Community	Retreat grants						
Pet insurance	33.17%	Mental Health ben	Prescription drug disc							



Gen X TURF Analysis



Gen X - Individual reach of each benefit



Percentage of Gen X respondents that like each of the tested benefits.

Gen X TURF Analysis – 2 Benefit Portfolio

Top 5 portfolios with 2 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Community grants	94.5%	241
2	Disaster relief, Social events	94.0%	221
3	Disaster relief, Physical fitness discounts	93.5%	219
4	Family benefit, Social events	93.0%	215
5	Serious illness benefit, Social events	93.0%	210

Gen X TURF Analysis – 3 Benefit Portfolio

Top 5 portfolios with 3 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Community grants, Physical fitness discounts	100.0%	305
2	Family benefit, Community grants, Social events	99.5%	307
3	Family benefit, Retail discounts, Community grants	99.0%	354
4	Disaster relief, Financial wellness education, Social events	99.0%	333
5	Disaster relief, Healthy habits premium discount, Social events	99.0%	291

Gen X TURF Analysis – 4 Benefit Portfolio

Top 5 portfolios with 4 alternatives			
	Portfolio	Reach	Frequency
1	Summer camp grants, Disaster relief, Financial wellness education, Volunteer opportunities	100.0%	491
2	Summer camp grants, Disaster relief, Financial wellness education, Community grants	100.0%	487
3	Family benefit, Mental Health Benefit, Retail discounts, Community grants	100.0%	484
4	Family benefit, Retail discounts, Prescription drug discounts, Community grants	100.0%	478
5	Education grants, Disaster relief, Financial wellness education, Social events	100.0%	477

Column %	Disaster relief	Family ben	Edu grants	Serious illness ben	Mental Health ben	Summer camp grants	Prescription drug disc	Group trips	Retail disc	Financial wellness edu	Grants to nonprofits	Volunteer opps	Community grants	Legal document prep	Community	H H premium discount	Retreat grants	Social events	H H monetary grants	Physical fitness disc	Pet ins	Cultural programs	Parenting resources
Disaster relief		91%	85%	93%	87%	81%	88%	77%	78%	79%	75%	73%	71%	81%	63%	64%	67%	50%	61%	50%	72%	54%	46%
Family ben	88%		88%	93%	85%	79%	88%	79%	78%	76%	72%	68%	57%	76%	65%	61%	55%	44%	67%	47%	66%	44%	56%
Edu grants	79%	85%		82%	78%	84%	77%	76%	76%	77%	63%	70%	60%	73%	64%	60%	61%	56%	61%	42%	50%	52%	62%
Serious illness ben	86%	90%	82%		79%	73%	83%	76%	78%	78%	71%	68%	59%	76%	55%	57%	56%	36%	58%	48%	64%	44%	42%
Mental Health ben	73%	74%	71%	72%		61%	71%	59%	62%	74%	63%	60%	49%	52%	53%	59%	52%	44%	61%	52%	69%	50%	70%
Summer camp grants	67%	68%	74%	65%	60%		61%	73%	66%	57%	63%	61%	66%	63%	60%	49%	71%	64%	55%	53%	53%	56%	50%
Prescription drug disc	70%	73%	67%	72%	68%	59%		67%	71%	72%	52%	50%	47%	68%	56%	57%	42%	45%	56%	53%	62%	41%	46%
Group trips	56%	60%	60%	60%	52%	64%	61%		78%	54%	49%	52%	51%	51%	50%	53%	56%	65%	52%	64%	48%	46%	46%
Retail disc	57%	59%	60%	61%	54%	59%	65%	78%		61%	42%	40%	47%	61%	45%	56%	50%	56%	56%	56%	52%	46%	38%
Financial wellness edu	57%	57%	60%	60%	64%	50%	65%	54%	60%		44%	46%	41%	60%	51%	61%	38%	45%	55%	45%	55%	57%	66%
Grants to nonprofits	50%	49%	44%	50%	49%	50%	43%	44%	38%	40%		61%	51%	45%	49%	51%	56%	52%	55%	58%	62%	52%	54%
Volunteer opps	45%	44%	47%	45%	45%	46%	39%	44%	34%	39%	58%		63%	42%	60%	34%	53%	56%	42%	44%	34%	61%	44%
Community grants	42%	35%	38%	38%	35%	48%	35%	42%	38%	34%	46%	60%		43%	60%	47%	70%	59%	44%	53%	38%	61%	48%
Legal document prep	46%	45%	44%	47%	35%	43%	48%	40%	48%	47%	39%	39%	41%		37%	46%	42%	41%	34%	48%	50%	39%	36%
Community	32%	34%	35%	30%	32%	37%	35%	35%	31%	36%	37%	49%	51%	33%		36%	42%	61%	42%	36%	33%	67%	46%
H H premium discount	29%	29%	29%	28%	32%	27%	32%	33%	35%	38%	35%	25%	36%	36%	32%		33%	36%	67%	53%	45%	37%	48%
Retreat grants	28%	24%	28%	26%	26%	37%	23%	33%	29%	22%	36%	36%	50%	32%	36%	31%		47%	31%	39%	43%	37%	34%
Social events	21%	19%	26%	17%	22%	33%	24%	38%	33%	27%	33%	39%	42%	31%	51%	34%	47%		36%	52%	36%	65%	60%
H H monetary grants	25%	29%	27%	26%	30%	27%	29%	29%	32%	31%	34%	28%	30%	25%	35%	61%	30%	35%		44%	29%	31%	38%
Physical fitness disc	21%	20%	19%	22%	25%	27%	27%	36%	32%	26%	36%	29%	37%	35%	29%	49%	38%	50%	44%		48%	44%	48%
Pet ins	27%	26%	20%	26%	31%	24%	29%	25%	27%	29%	35%	21%	24%	33%	24%	37%	38%	32%	27%	44%		33%	40%
Cultural programs	19%	16%	19%	17%	21%	23%	18%	22%	22%	28%	27%	34%	36%	24%	46%	29%	30%	53%	27%	38%	31%		46%
Parenting resources	15%	19%	22%	15%	27%	20%	19%	20%	17%	29%	26%	23%	26%	20%	29%	34%	26%	45%	30%	38%	34%	43%	

Reach overlap (column %)

60%+=Green

40%-59%=Yellow

<40%=Red

GEN X SUBSTITUTION MATRIX n=200

Gen X Reach & Substitutions

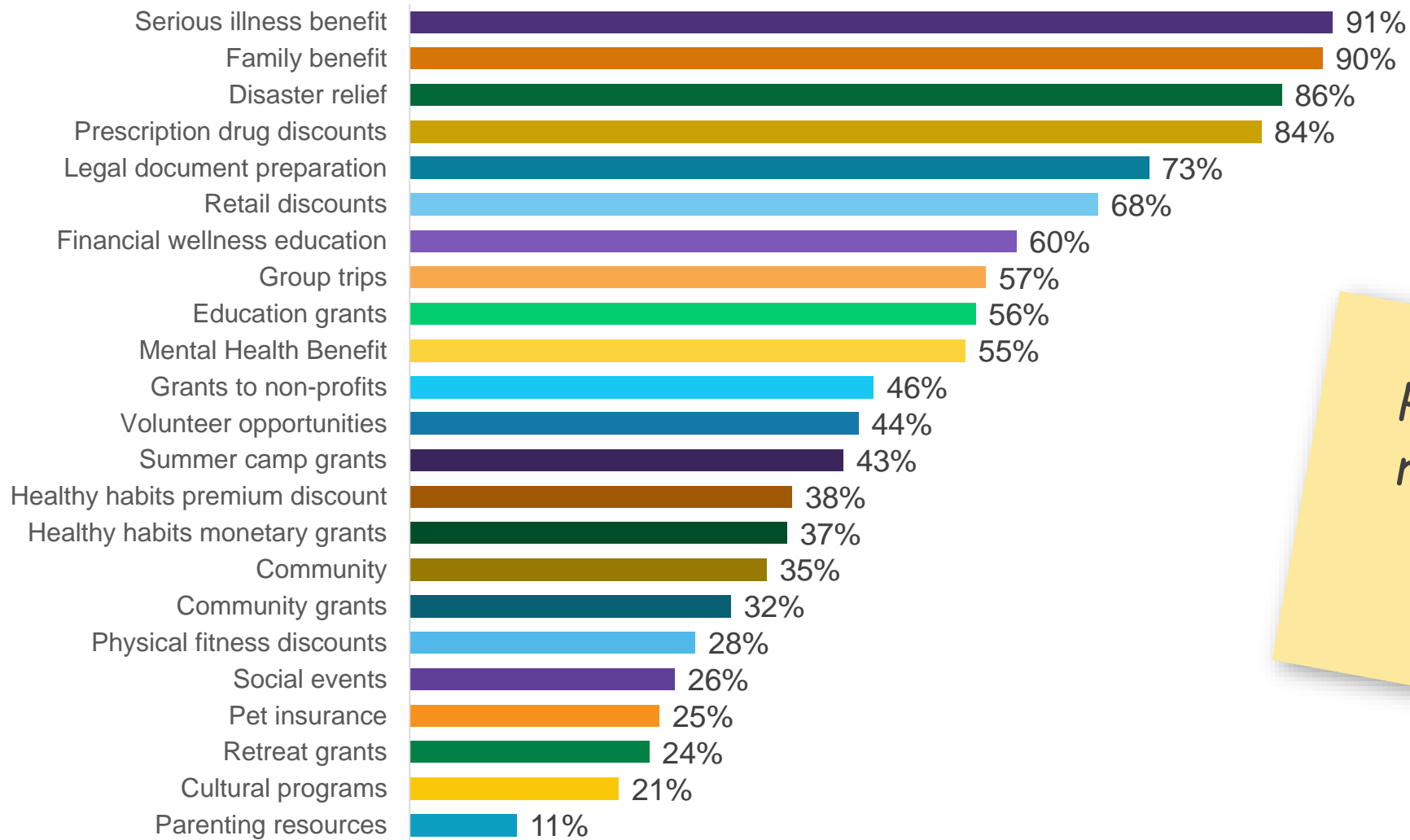
	Individual Reach									
Disaster relief	77.50%	Family ben	Serious illness ben	Edu grants	Mental Health ben	Prescription drug disc	Summer camp grants			
Family benefit	74.50%	Disaster relief	Serious illness ben	Edu grants	Mental Health ben	Prescription drug disc	Summer camp grants	Group trips		
Education grants	72.00%	Family ben	Disaster relief	Serious illness ben	Summer camp grants	Mental Health ben	Prescription drug disc	Group trips	Retail disc	Financial wellness edu
Serious illness benefit	72.00%	Family ben	Disaster relief	Edu grants	Mental Health ben	Prescription drug disc	Summer camp grants	Retail disc	Group trips	Financial wellness edu
Mental Health Benefit	65.00%	Disaster relief	Family ben	Serious illness ben	Edu grants	Prescription drug disc	Financial wellness edu	Summer camp grants		
Summer camp grants	64.00%	Edu grants	Disaster relief	Family ben	Serious illness ben	Group trips	Mental Health ben			
Prescription drug discounts	62.00%	Disaster relief	Family ben	Serious illness ben	Edu grants	Mental Health ben	Retail disc	Financial wellness edu	Summer camp grants	Group trips
Group trips	56.50%	Family ben	Retail disc	Disaster relief	Serious illness ben	Edu grants	Summer camp grants	Prescription drug disc		
Retail discounts	56.50%	Group trips	Family ben	Disaster relief	Serious illness ben	Edu grants	Prescription drug disc	Summer camp grants	Mental Health ben	Financial wellness edu
Financial wellness education	56.00%	Disaster relief	Serious illness ben	Edu grants	Family ben	Mental Health ben	Prescription drug disc	Retail disc		
Grants to non-profits	51.00%	Disaster relief	Family ben	Serious illness ben	Edu grants	Mental Health ben	Summer camp grants			
Volunteer opportunities	48.00%	Disaster relief	Edu grants	Family ben	Serious illness ben	Grants to nonprofits	Summer camp grants	Mental Health ben	Community grants	
Community grants	46.00%	Disaster relief	Summer camp grants	Volunteer opps	Edu grants					
Legal document preparation	44.00%	Disaster relief	Serious illness ben	Family ben	Edu grants	Prescription drug disc	Summer camp grants	Retail disc	Financial wellness edu	
Community	39.00%	Family ben	Edu grants	Disaster relief	Summer camp grants	Community grants	Volunteer opps			
Healthy habits premium discount	35.00%	Disaster relief	Family ben	Financial wellness edu	H H monetary grants	Edu grants				
Retreat grants	33.00%	Summer camp grants	Community grants	Disaster relief	Edu grants					
Social events	33.00%	Group trips	Summer camp grants	Community						
Healthy habits monetary grants	32.00%	Family ben	H H premium discount	Edu grants	Disaster relief	Mental Health ben				
Physical fitness discounts	32.00%	Group trips								
Pet insurance	29.00%	Disaster relief	Mental Health ben	Family ben	Serious illness ben	Grants to nonprofits	Prescription drug disc			
Cultural programs	27.00%	Community	Social events	Community grants	Volunteer opps					
Parenting resources	25.00%	Mental Health ben	Financial wellness edu	Edu grants	Social events					



Boomer TURF Analysis



Boomers - Individual reach of each benefit



Percentage of Boomer respondents that like each of the tested benefits.

Boomer TURF Analysis – 2 Benefit Portfolio

Top 5 portfolios with 2 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Community	98.0%	249
2	Family benefit, Social events	98.0%	231
3	Serious illness benefit, Community	97.5%	251
4	Serious illness benefit, Social events	97.5%	233
5	Family benefit, Legal document preparation	96.5%	324

Boomer TURF Analysis – 3 Benefit Portfolio

Top 5 portfolios with 3 alternatives			
	Portfolio	Reach	Frequency
1	Serious illness benefit, Retail discounts, Volunteer opportunities	100.0%	404
2	Family benefit, Group trips, Community	100.0%	362
3	Family benefit, Financial wellness education, Social events	100.0%	350
4	Disaster relief, Financial wellness education, Social events	100.0%	342
5	Family benefit, Group trips, Legal document preparation	99.5%	437

Column %	Serious illness ben	Family ben	Disaster relief	Prescription drug disc	Legal document prep	Retail disc	Financial wellness edu	Group trips	Edu grants	Mental Health ben	Grants to nonprofits	Volunteer opps	Summer camp grants	H H premium discount	H H monetary grants	Community	Community grants	Physical fitness disc	Social events	Pet ins	Retreat grants	Cultural programs	Parenting resources
Serious illness ben	100%	95%	95%	96%	92%	93%	94%	92%	90%	94%	90%	86%	89%	92%	89%	80%	81%	86%	73%	90%	77%	73%	71%
Family ben	94%	100%	92%	93%	90%	93%	92%	89%	96%	96%	88%	86%	91%	89%	89%	76%	78%	80%	67%	82%	74%	71%	81%
Disaster relief	90%	88%	100%	90%	86%	87%	82%	89%	92%	89%	89%	85%	87%	76%	73%	79%	81%	73%	67%	76%	66%	73%	43%
Prescription drug disc	88%	87%	88%	100%	90%	93%	92%	88%	83%	88%	73%	76%	73%	91%	89%	71%	63%	80%	65%	73%	53%	61%	52%
Legal document prep	74%	73%	73%	78%	100%	76%	76%	65%	65%	70%	65%	67%	59%	73%	74%	67%	62%	79%	69%	73%	66%	66%	62%
Retail disc	69%	70%	68%	75%	70%	100%	70%	82%	65%	64%	48%	55%	56%	75%	74%	59%	46%	73%	60%	61%	49%	51%	48%
Financial wellness edu	62%	61%	57%	66%	62%	61%	100%	55%	57%	66%	55%	53%	47%	71%	69%	54%	43%	48%	46%	63%	40%	51%	48%
Group trips	57%	56%	59%	59%	51%	69%	52%	100%	60%	45%	44%	58%	62%	49%	53%	57%	63%	55%	62%	35%	55%	46%	33%
Edu grants	55%	60%	60%	55%	50%	53%	53%	59%	100%	63%	55%	64%	81%	41%	45%	44%	49%	41%	35%	31%	36%	41%	57%
Mental Health ben	56%	59%	57%	57%	52%	52%	61%	43%	62%	100%	60%	55%	51%	55%	55%	30%	33%	39%	31%	59%	34%	27%	57%
Grants to nonprofits	45%	45%	47%	40%	41%	33%	42%	35%	45%	50%	100%	56%	48%	39%	39%	43%	43%	38%	40%	63%	49%	51%	43%
Volunteer opps	42%	42%	44%	40%	41%	36%	39%	45%	50%	44%	54%	100%	46%	32%	45%	57%	57%	36%	50%	31%	51%	54%	24%
Summer camp grants	42%	43%	43%	37%	34%	36%	34%	47%	62%	39%	45%	44%	100%	23%	24%	36%	49%	43%	40%	31%	49%	41%	57%
H H premium discount	38%	37%	33%	41%	38%	41%	45%	33%	28%	38%	32%	27%	20%	100%	78%	33%	27%	43%	29%	49%	19%	20%	48%
H H monetary grants	36%	37%	32%	40%	38%	41%	43%	35%	30%	38%	32%	38%	21%	77%	100%	31%	29%	36%	29%	41%	23%	29%	48%
Community	31%	30%	32%	30%	32%	30%	32%	35%	28%	19%	33%	45%	29%	31%	30%	100%	51%	39%	69%	29%	55%	71%	29%
Community grants	28%	27%	30%	24%	27%	21%	23%	35%	28%	19%	30%	41%	36%	23%	24%	46%	100%	30%	52%	24%	66%	51%	33%
Physical fitness disc	27%	25%	24%	27%	30%	30%	23%	27%	21%	20%	23%	23%	28%	32%	27%	31%	27%	100%	37%	47%	32%	39%	52%
Social events	21%	20%	20%	20%	25%	23%	20%	28%	16%	15%	23%	30%	25%	20%	20%	51%	43%	34%	100%	33%	64%	54%	52%
Pet ins	24%	22%	22%	22%	25%	22%	26%	15%	14%	27%	34%	17%	18%	32%	27%	20%	19%	41%	31%	100%	32%	29%	57%
Retreat grants	20%	20%	18%	15%	21%	17%	16%	23%	15%	15%	25%	27%	27%	12%	15%	37%	49%	27%	58%	31%	100%	37%	43%
Cultural programs	17%	16%	18%	15%	19%	16%	18%	17%	15%	10%	23%	25%	20%	11%	16%	41%	33%	29%	42%	24%	32%	100%	43%
Parenting resources	8%	9%	5%	7%	9%	7%	8%	6%	11%	11%	10%	6%	14%	13%	14%	9%	11%	20%	21%	24%	19%	22%	100%

Reach overlap (column %)

60%+=Green

40%-59%=Yellow

<40%=Red

BOOMER SUBSTITUTION MATRIX n=200

Boomer Reach & Substitutions

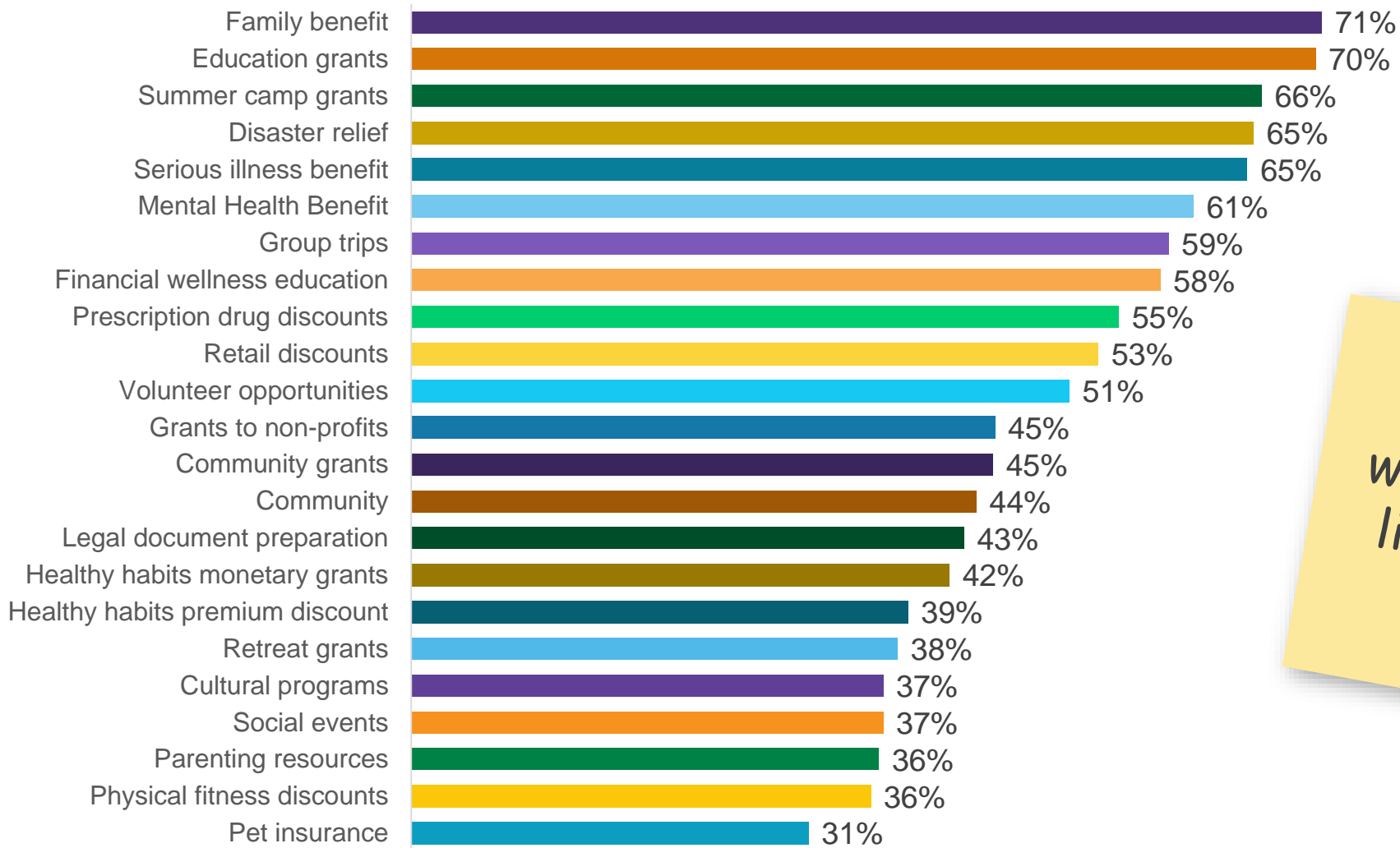
	Individual Reach									
Serious illness ben	90.50%	Family ben	Disaster relief	Prescription drug disc	Legal document prep	Retail disc	Financial wellness edu			
Family ben	89.50%	Serious illness ben	Disaster relief	Prescription drug disc	Legal document prep	Retail disc	Financial wellness edu	Edu grants		
Disaster relief	85.50%	Serious illness ben	Family ben	Prescription drug disc	Legal document prep	Retail disc	Edu grants			
Prescription drug disc	83.50%	Serious illness ben	Family ben	Disaster relief	Legal document prep	Retail disc	Financial wellness edu			
Legal document prep	72.50%	Serious illness ben	Prescription drug disc	Family ben	Disaster relief	Retail disc	Financial wellness edu			
Retail disc	67.50%	Serious illness ben	Prescription drug disc	Family ben	Disaster relief	Legal document prep	Group trips	Financial wellness edu		
Financial wellness edu	59.50%	Serious illness ben	Prescription drug disc	Family ben	Disaster relief	Legal document prep	Retail disc	Mental Health ben		
Group trips	56.50%	Serious illness ben	Family ben	Disaster relief	Prescription drug disc	Retail disc	Legal document prep			
Edu grants	55.50%	Family ben	Disaster relief	Serious illness ben	Prescription drug disc	Retail disc	Legal document prep	Summer camp grants	Mental Health ben	Group trips
Mental Health ben	54.50%	Family ben	Serious illness ben	Disaster relief	Prescription drug disc	Legal document prep	Financial wellness edu	Retail disc	Edu grants	
Grants to nonprofits	45.50%	Serious illness ben	Disaster relief	Family ben	Prescription drug disc	Legal document prep	Mental Health ben			
Volunteer opps	44.00%	Serious illness ben	Family ben	Disaster relief	Prescription drug disc	Legal document prep	Edu grants			
Summer camp grants	42.50%	Family ben	Serious illness ben	Disaster relief	Edu grants	Prescription drug disc	Group trips			
H H premium discount	37.50%	Serious illness ben	Prescription drug disc	Family ben	H H monetary grants	Disaster relief	Retail disc	Legal document prep	Financial wellness edu	
H H monetary grants	37.00%	Serious illness ben	Prescription drug disc	Family ben	H H premium discount	Retail disc	Legal document prep	Disaster relief	Financial wellness edu	
Community	35.00%	Serious illness ben	Disaster relief	Family ben	Prescription drug disc	Legal document prep				
Community grants	31.50%	Serious illness ben	Disaster relief	Family ben	Prescription drug disc	Group trips	Legal document prep			
Physical fitness disc	28.00%	Serious illness ben	Family ben	Prescription drug disc	Legal document prep	Disaster relief	Retail disc			
Social events	26.00%	Serious illness ben	Legal document prep	Community	Family ben	Disaster relief	Prescription drug disc	Group trips	Retail disc	
Pet ins	24.50%	Serious illness ben	Family ben	Disaster relief	Legal document prep	Prescription drug disc	Financial wellness edu	Grants to nonprofits	Retail disc	
Retreat grants	23.50%	Serious illness ben	Family ben	Disaster relief	Legal document prep	Community grants	Social events			
Cultural programs	20.50%	Serious illness ben	Disaster relief	Family ben	Community	Legal document prep	Prescription drug disc			
Parenting resources	10.50%	Family ben	Serious illness ben	Legal document prep						



Families with Kids in the Household TURF Analysis



Families with Kids - Individual reach of each benefit



Percentage of Families
w/Kids respondents that
like each of the tested
benefits.

Families with Kids TURF Analysis – 2 Benefit Portfolio

	Top 5 portfolios with 2 alternatives		
	Portfolio	Reach	Frequency
1	Family benefit, Social events	91.0%	668
2	Family benefit, Community grants	90.5%	721
3	Educationgrants, Physicalfitnessdiscounts	89.9%	659
4	Familybenefit, Physicalfitnessdiscounts	89.5%	662
5	Summertimecampgrants, Financialwellnesseducation	89.1%	773

Families with Kids TURF Analysis – 3 Benefit Portfolio

Top 5 portfolios with 3 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Financial wellness education, Social events	97.4%	1030
2	Family benefit, Retail discounts, Community grants	97.3%	1053
3	Family benefit, Community grants, Physical fitness discounts	97.3%	943
4	Family benefit, Financial wellness education, Community grants	97.1%	1083
5	Disaster relief, Financial wellness education, Social events	96.9%	997

Families with Kids TURF Analysis – 4 Benefit Portfolio

Top 5 portfolios with 4 alternatives			
	Portfolio	Reach	Frequency
1	Family benefit, Summer camp grants, Financial wellness education, Social events	99.7%	1441
2	Family benefit, Financial wellness education, Retail discounts, Community grants	99.4%	1415
3	Family benefit, Financial wellness education, Community grants, Grants to non-profits	99.4%	1365
4	Education grants, Serious illness benefit, Community, Physical fitness discounts	99.4%	1336
5	Family benefit, Retail discounts, Community grants, Grants to non-profits	99.4%	1335

Column %	Family ben	Edu grants	Summer camp grants	Disaster relief	Serious illness ben	Mental Health ben	Group trips	Financial wellness edu	Prescription drug disc	Retail disc	Volunteer opps	Community grants	Grants to nonprofits	Community	Legal document prep	H H monetary grants	H H premium discount	Retreat grants	Cultural programs	Social events	Parenting resources	Physical fitness disc	Pet ins
Family ben		84%	76%	84%	89%	79%	71%	72%	79%	72%	72%	66%	56%	67%	73%	66%	56%	55%	45%	54%	60%	47%	54%
Edu grants	83%		81%	80%	77%	78%	73%	75%	74%	71%	73%	63%	62%	63%	65%	63%	58%	57%	52%	57%	69%	45%	46%
Summer camp grants	71%	76%		72%	69%	63%	74%	60%	63%	67%	66%	66%	65%	59%	59%	59%	55%	65%	58%	57%	60%	55%	56%
Disaster relief	77%	74%	71%		82%	75%	67%	62%	76%	62%	64%	67%	61%	53%	66%	50%	51%	53%	44%	44%	46%	45%	54%
Serious illness ben	82%	71%	67%	82%		70%	67%	68%	77%	65%	64%	65%	56%	55%	67%	58%	54%	54%	39%	45%	50%	46%	51%
Mental Health ben	68%	68%	58%	70%	66%		55%	67%	66%	58%	59%	65%	48%	48%	51%	57%	53%	52%	46%	45%	68%	48%	62%
Group trips	59%	61%	66%	60%	61%	54%		56%	61%	78%	59%	52%	57%	55%	52%	57%	52%	57%	61%	52%	52%	59%	53%
Financial wellness edu	60%	62%	53%	55%	61%	64%	55%		68%	60%	53%	48%	47%	58%	61%	62%	65%	46%	45%	60%	70%	53%	54%
Prescription drug disc	62%	58%	53%	64%	65%	60%	57%	64%		62%	43%	46%	38%	48%	63%	49%	51%	40%	41%	37%	46%	52%	56%
Retail disc	54%	54%	54%	51%	53%	51%	71%	55%	60%		38%	43%	44%	48%	58%	57%	53%	47%	54%	46%	44%	56%	52%
Volunteer opps	52%	53%	51%	50%	50%	50%	51%	46%	40%	37%		62%	63%	61%	43%	45%	40%	53%	53%	59%	44%	45%	36%
Grants to nonprofits	43%	41%	45%	46%	45%	49%	40%	37%	38%	36%	55%		41%	41%	39%	42%	40%	49%	48%	46%	41%	43%	51%
Community grants	36%	40%	45%	42%	39%	36%	44%	37%	31%	38%	56%	41%		55%	38%	40%	48%	66%	58%	53%	38%	49%	44%
Community	41%	40%	39%	36%	37%	34%	41%	43%	39%	39%	52%	40%	53%		37%	42%	39%	51%	62%	69%	44%	42%	39%
Legal document prep	44%	40%	38%	43%	45%	36%	38%	45%	49%	47%	36%	37%	36%	37%		40%	48%	38%	39%	40%	36%	47%	45%
H H monetary grants	39%	37%	37%	32%	38%	39%	40%	44%	37%	45%	37%	39%	37%	40%	39%		69%	36%	47%	44%	54%	55%	49%
H H premium discount	31%	32%	32%	30%	32%	34%	34%	43%	36%	39%	31%	34%	41%	34%	43%	64%		40%	43%	41%	48%	55%	53%
Retreat grants	30%	31%	37%	30%	31%	32%	36%	30%	27%	33%	39%	41%	56%	44%	33%	33%	39%		55%	40%	35%	42%	51%
Social events	23%	27%	32%	25%	22%	28%	38%	28%	27%	37%	38%	39%	47%	52%	33%	42%	41%	54%		61%	45%	50%	48%
Cultural programs	28%	30%	31%	25%	25%	27%	32%	38%	25%	31%	42%	37%	43%	58%	34%	38%	39%	39%	61%		53%	44%	42%
Parenting resources	31%	35%	33%	25%	28%	40%	32%	44%	30%	30%	31%	33%	30%	36%	30%	47%	45%	34%	45%	52%		48%	48%
Physical fitness disc	24%	23%	30%	24%	25%	28%	36%	33%	34%	37%	31%	34%	38%	34%	39%	47%	51%	40%	49%	43%	47%		58%
Pet ins	24%	20%	26%	25%	24%	31%	28%	29%	32%	30%	22%	34%	30%	27%	32%	37%	42%	42%	40%	36%	41%	50%	

Reach overlap (column %)

60%+=Green

40%-59%=Yellow

<40%=Red

FAMILIES W/KIDS SUBSTITUTION MATRIX n=622

Families w/Kids Reach & Substitutions

	Individual Reach									
Family ben	70.74%	Edu grants	Serious illness ben	Disaster relief	Summer camp grants	Mental Health ben	Prescription drug disc	Financial wellness edu		
Edu grants	70.26%	Family ben	Summer camp grants	Disaster relief	Serious illness ben	Mental Health ben	Financial wellness edu	Group trips		
Summer camp grants	66.08%	Edu grants	Family ben	Disaster relief	Serious illness ben	Group trips				
Disaster relief	65.43%	Family ben	Serious illness ben	Edu grants	Summer camp grants	Mental Health ben	Prescription drug disc	Group trips		
Serious illness ben	64.95%	Family ben	Disaster relief	Edu grants	Summer camp grants	Mental Health ben	Prescription drug disc	Group trips	Financial wellness edu	
Mental Health ben	60.77%	Family ben	Edu grants	Disaster relief	Serious illness ben	Financial wellness edu	Summer camp grants	Prescription drug disc		
Group trips	58.84%	Summer camp grants	Edu grants	Family ben	Retail disc	Disaster relief	Serious illness ben			
Financial wellness edu	58.20%	Edu grants	Family ben	Serious illness ben	Mental Health ben	Prescription drug disc	Disaster relief	Summer camp grants		
Prescription drug disc	54.98%	Family ben	Serious illness ben	Disaster relief	Edu grants	Financial wellness edu	Mental Health ben	Summer camp grants	Group trips	Retail disc
Retail disc	53.38%	Group trips	Family ben	Edu grants	Summer camp grants	Serious illness ben	Prescription drug disc	Disaster relief	Financial wellness edu	
Volunteer opps	51.13%	Edu grants	Family ben	Summer camp grants	Serious illness ben	Disaster relief				
Grants to nonprofits	45.34%	Disaster relief	Family ben	Summer camp grants	Serious illness ben	Mental Health ben	Edu grants	Volunteer opps		
Community grants	45.18%	Summer camp grants	Volunteer opps	Edu grants	Disaster relief					
Community	43.89%	Family ben	Edu grants	Volunteer opps						
Legal document prep	42.93%	Family ben	Serious illness ben	Disaster relief	Edu grants	Prescription drug disc	Financial wellness edu			
H H monetary grants	41.80%	Family ben	H H premium discount	Edu grants	Financial wellness edu					
H H premium discount	38.59%	H H monetary grants	Financial wellness edu							
Retreat grants	37.78%	Community grants	Summer camp grants							
Social events	36.66%	Community	Group trips	Cultural programs						
Cultural programs	36.66%	Community	Social events	Financial wellness edu						
Parenting resources	36.33%	Financial wellness edu	Edu grants	Mental Health ben	Summer camp grants	Family ben				
Physical fitness disc	35.69%									
Pet ins	30.87%	Mental Health ben								



Navigate With Confidence

**Life
Insurance**

Annuities

**Workplace
Benefits**