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# Wise & Well

Welcome to the Wise & Well Newsletter, where we promote whole-person wellbeing each month and highlight health-related topics to help you be your best.

# Financial Wellbeing Across Generations

Today's workforce is truly unique. With traditionalists, baby boomers, Generation X, millennials and Generation Z working side-by-side, this multigenerational mixture is unprecedented, bringing together a wide range of experiences, values and perspectives that shape the way we approach work, life and financial wellbeing.

Since each generation tends to be guided by its own unique set of life circumstances, you and your family's financial priorities and challenges might vary pretty dramatically from those of your coworkers, depending on where everyone sits on the generational spectrum. However, regardless of age or life stage, we all share the need for sound financial strategies to better navigate the path ahead. The trick, though, is understanding what each generation needs to focus on right now to stay on track for the future. By recognizing your financial needs today, you can take proactive steps to secure a more stable tomorrow.

The good news is that each generation can take specific steps to immediately improve its financial wellbeing. Whether it's optimizing savings, tackling debt or planning for the future, taking action today can have a big impact on your financial situation tomorrow.

## Talking About My Generation

### Generation Z (Born 1997–2012)

Gen Z is at the onset of their careers, navigating an evolving economic landscape and looking ahead. Given that they are often faced with challenges like limited financial literacy, high student debt and a shifting job market, financial wellbeing at this stage is all about building a solid foundation for the future.

#### Top 3 Gen Z Needs:

- **Financial Literacy:** Focus on understanding the basics of personal finance, especially budgeting, credit, saving and investing. The earlier you start, the better equipped you'll be to make informed financial decisions.

- **Building Credit:** Establish good credit early. Consider getting a credit card, using it responsibly and paying off balances in full to build a strong credit history for future purchases.
- **Retirement Savings:** Start saving for retirement **now**, even if it's just small amounts. The power of compound interest means the earlier you start, the more your money will grow over time.

### Millennials (Born 1981–1996)

Millennials are juggling student debt and the desire to start long-term financial planning. Financial wellbeing for this generation involves addressing immediate debt concerns while also laying the groundwork for the future.

#### Top 3 Millennial Needs:

- **Student Loan Management:** Focus on paying off student debt strategically. Look into refinancing options or loan forgiveness programs and try to make extra payments to pay off loans faster.
- **Retirement Planning:** If you haven't already, start contributing to a 401(k) or IRA. The earlier you start saving, the easier it will be to reach your long-term retirement goals.
- **Building Savings:** Begin building an emergency fund to cover three to six months of expenses. This will provide financial security and help you weather unexpected events.

### Generation X (Born 1965–1980)

Gen X is often called the "sandwich generation," balancing the financial responsibilities of raising children and caring for aging parents, all while preparing for retirement. This generation needs to focus on long-term financial stability while managing immediate financial pressures.

#### Top 3 Gen X Needs:

- **Retirement Savings:** Make sure you're saving enough for retirement. If you haven't already, maximize your 401(k) or IRA contributions to take full advantage of employer matching and tax benefits.

## Additional Resources

Upcoming Wise & Well Webinar — Register Now!

**Topic:** Hormonal Health for Lifelong Vitality

**When:** Tuesday, September 9 | Noon – 1:00 p.m. ET



To register, [click here](#) or scan the QR code. For more information, view the [Employee Flyer](#).

Join us for a dynamic and educational Wise & Well webinar, where expert presenters will explore how hormonal health supports aging with strength, clarity and intention — for both men and women. Remember, you can access our [Wise & Well Training Center](#) for the most up-to-date information on our upcoming events, along with a plethora of additional wellbeing-related resources.

- **Debt Management:** Pay off high-interest debt, especially credit cards. Reducing debt will free up more resources for saving and investing in the future.
- **Emergency Fund:** If you haven't already, build an emergency fund to cover unexpected expenses. This is especially important if you have dependents or caregiving responsibilities.

### Baby Boomers (Born 1946–1964)

Many baby boomers are approaching or already in retirement. Their financial focus is often on ensuring that their retirement savings last and managing healthcare costs, with the added challenge of preparing for a longer-than-expected retirement.

#### Top 3 Baby Boomer Needs:

- **Retirement Income Planning:** Ensure you have a sustainable withdrawal strategy to manage your retirement income. Work with a financial advisor to optimize Social Security benefits and minimize tax implications.
- **Healthcare Planning:** Understand your healthcare coverage options, including Medicare, supplemental insurance and long-term care insurance. Planning ahead for healthcare is essential as costs continue to rise.
- **Estate Planning:** Finalize your estate plan with wills, trusts and powers of attorney. This will protect your assets and ensure your wishes are carried out for your loved ones.

### Traditionalists (Born 1945 and Earlier)

The vast majority of traditionalists are in retirement, with the rest approaching it. (For those of you still working, we here at Wise & Well commend you for staying active, engaged and contributing to both your wellbeing and your communities!) With decades of experience behind them, their focus now shifts to managing retirement savings, healthcare costs and estate planning. Financial wellbeing at this stage is all about ensuring stability and comfort for the years ahead.

#### Top 3 Traditionalist Needs:

- **Retirement Income Planning:** Ensure you have a sustainable withdrawal strategy that accounts for your needs and longevity. Work with a financial advisor to optimize Social Security benefits and minimize tax burdens.
- **Healthcare Coverage:** Be prepared for ongoing healthcare costs, including Medicare and supplemental insurance. Regularly review your healthcare plans to avoid unexpected expenses.
- **Estate Planning:** A solid estate plan is essential. Ensure your will, trusts and powers of attorney are in place to protect your assets and provide for your loved ones.

As you can see, by understanding where you are now and the steps you can take to meet the challenges of tomorrow, you can take concrete actions to build a more secure financial future. Whether you're just starting out, raising a family or preparing for retirement, everyone can benefit from learning from the experiences of others.

Source: [gflec.org](https://gflec.org)





# Monthly Moves

## The 9-Minute Warm-Up that Is Better than Stretching

Football season is back, and while we may not all be able to bench press as much as a pro football player, there's no reason we can't learn a thing or two from their workout routines. After all, they're incredibly strong for a reason, right?

Just like the gods of the gridiron, we all need exercises that build strength, improve mobility and boost overall health. Here are three simple exercises to help you stay strong for whatever the season throws your way — whether you're tackling life's challenges or enjoying a Sunday afternoon nap.

### **Squat to Curl and Military Press**

Stand with your feet hip-width apart, holding dumbbells by your sides. Bend your knees and push your hips back as you squat down, keeping the weight in your heels. Push through your heels to return to standing.

Once standing, curl the dumbbells toward your shoulders, keeping your elbows close to your body. Press the dumbbells overhead, extending your arms fully. Lower the weights back to the starting position.

The goal: 10-12 reps

### **Romanian Deadlift to Triceps Kickback**

Stand with your feet hip-width apart, holding dumbbells in both hands. Keeping a slight bend in your knees, hinge forward from your hips, keeping your back straight. Lower the dumbbells close to your legs until you feel a stretch in your hamstrings.

At the bottom of the deadlift, extend your arms straight behind you into a triceps kickback. Slowly return your arms to the starting position and rise back up to standing.

The goal: 10-12 reps

### **Sumo Squat to Shoulder Shrug**

Stand with your feet wider than shoulder-width apart, toes pointed outward, holding a dumbbell with both hands in front of your chest. Lower into a squat, keeping your back straight and knees behind your toes.

Push through your heels to rise back up, and as you do, perform a shoulder shrug by lifting your shoulders toward your ears. Return to the starting position and repeat.

The goal: 10-12 reps

Source: [fitandwell.com](https://fitandwell.com)



# Cobb Salad Recipe with Cilantro Lime Shrimp

As September rolls in with its crisp air and golden sunsets, it's the perfect time to spice up your meals with something fresh, flavorful and full of color. This Cobb salad with cilantro lime shrimp is the ultimate way to bring some razzle-dazzle to your plate. Packed with vibrant veggies, creamy avocado and zesty shrimp, it's the perfect balance of light and hearty, just what you need to savor the season without missing a beat.

## Ingredients

- 1 head Romaine lettuce
- 1/2 head iceberg lettuce
- 1 pound shrimp cleaned with tail off
- 10 cherry tomatoes
- 1/2 ripe avocado
- 1/4 cup cucumber, chopped
- 1 whole egg, hard-boiled
- 1/4 cup bacon cooked and chopped
- 1/4 cup blue cheese crumbled
- 1/4 cup Parmesan cheese, shredded

## Cilantro Lime Marinade for Shrimp

- 1 lime juiced
- 1/4 cup olive oil
- 1/4 cup cilantro, diced
- Salt and pepper to taste





# Cobb Salad Recipe with Cilantro Lime Shrimp

## Directions

1. In a medium-sized bowl with a lid, add the shrimp, cilantro, olive oil and lime juice. Add salt and pepper to your desired taste. Mix well, cover and refrigerate for at least one hour.
2. Chop the romaine and iceberg lettuce into bite-sized pieces. Dice the tomatoes, avocado, cucumber and hard-boiled egg and set aside.
3. Using a large platter or a bowl, begin layering the lettuce first. Next, assemble the vegetables in rows.
4. Add the marinated shrimp, cheeses and bacon into neat rows also.
5. Serve with desired dressing on the side.

Source: [razzledazzlelife.com](https://razzledazzlelife.com)

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## September Is Financial Wellbeing Across Generations Month

September is the perfect time to get your finances in order as we transition into the fall season. Below are some weekly tips to help you stay on track.

September 5

### Know Where You Stand

Take a moment this week to review your current financial situation — income, expenses, debt and savings. Knowing where you stand is the first step toward building a stronger financial future.

September 12

### Set Financial Goals

Whether it's saving for a vacation, paying off debt or building an emergency fund, setting clear financial goals will give you direction. This week, break them down into small, achievable steps and record them.

September 19

### Automate Your Savings

Make saving easier by automating transfers to your savings account. Whether it's for retirement, an emergency fund or future goals, automation ensures you pay yourself first, without thinking about it.



September 26

### Review Your Budget

Fall is a great time to reassess your budget. Set time aside this week and answer: are you sticking to it? Are there areas to cut back or things you can do to boost savings? Remember that a small tweak here and there can make a big difference.

Send our Wise & Well Tips of the Week to your employees for quick, easily digestible health and wellbeing tidbits they can incorporate into their daily lives.

– Your Wise & Well Team

Source: [gflec.org](https://gflec.org)





September Is Financial Wellbeing Across Generations Month

## Financial Wellbeing: Tailored Strategies for Every Generation



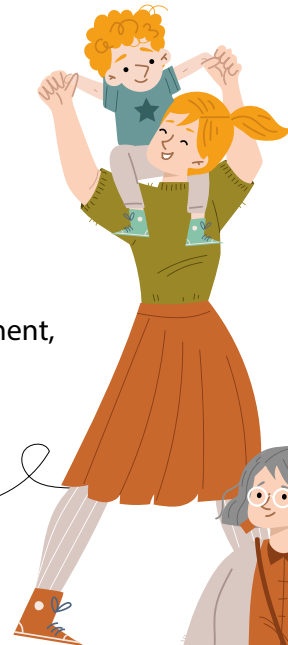
### Gen Z (18-27)

Focus on building financial literacy and starting retirement savings early.



### Millennials (28-44)

Prioritize student loan management, debt reduction and setting up long-term financial plans.



### Gen X (45-60)

Balance retirement savings with care-giving duties and debt management.



### Baby Boomers (61-78)

Focus on retirement income planning, healthcare costs and estate planning.



### Traditionalists (79+)

Ensure sustainable income in retirement, optimize Social Security and review healthcare coverage.

Source: [gflec.org](https://gflec.org)