



total REWARDS
HEALTH. WEALTH & MORE

Focus on Your Financial Wellbeing

Turn to your Nestlé benefits and resources to guide you through money matters big and small.



Get the whole picture

Check out the total value of Nestlé pay and benefit programs on your Total Rewards Statement on the **myNestlé** tab of OurNest (or log in to nestle.ehr.com).



Get personalized financial education

Visit the Financial Finesse hub at ffhub.com/nestle to start with a Financial Wellness Assessment, which will provide you with a personalized action plan. Then, sign up for educational webcasts and more.



Earn the match

When you contribute to your 401(k) Retirement Plan, Nestlé does too. This money can help you achieve your future financial wellness goals. Manage your account at empower.com/nestle.



Get a lawyer on your side

Enroll in the legal plan and get unlimited access to legal advice on wills, family law, eldercare matters and more.



Save with tax-advantaged accounts

Set aside tax-free money with Flexible Spending Accounts (FSAs). Use the Dependent Care FSA for eligible day care costs. Make the most of the Health Care FSA or Limited Purpose Health Care FSA for eligible health care costs.

If you have a Health Savings Account (HSA) with your SureSAVER or HealthSAVER plan, get free money from Nestlé and set aside your tax-advantaged contributions with the option to invest for retirement!



Protect your family from loss

Nestlé helps protect your family's finances with basic life, accidental death and dismemberment, and disability coverage. You can purchase more coverage if you and your family need it too.



Find savings for everyday life

Explore the many ways to save with:

- ✓ Group rates on pet insurance and auto & home insurance
- ✓ Free and discounted tutoring, test prep and virtual learning activities for your kids
- ✓ Healthy Rewards to save on your Nestlé medical plan
- ✓ Lifestyle Spending Account to use on your own wellbeing
- ✓ Employee discounts
- ✓ Free resources to keep you healthy
- ✓ And more!

Make smart
money moves.

Visit Healthworksatnestle.com > Financial Wellbeing.