

Proprietary Financial Well-Being Framework

Created in 2016 to shape the Financial Well-Being Studies, indicators and Seymour Financial Resilience Index™



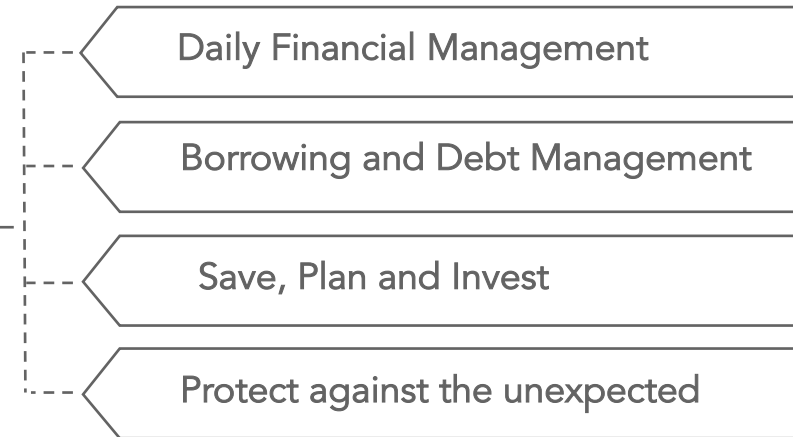
Consumer Financial Well-Being



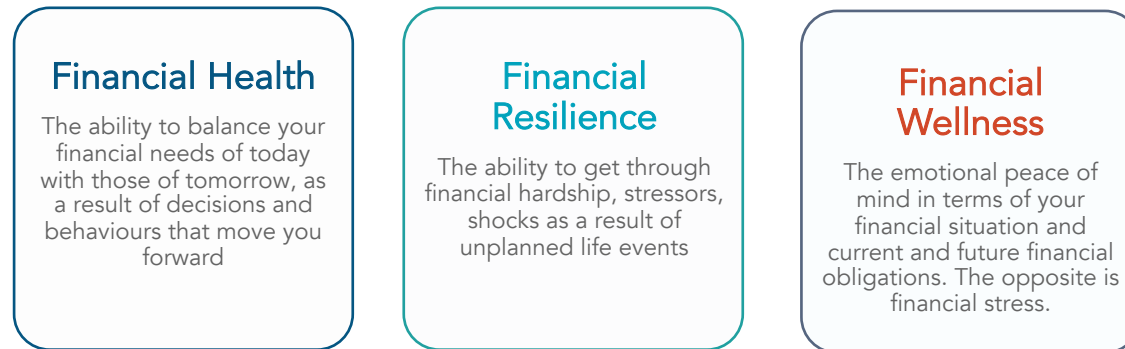
Financial Resilience and Capability



Consumer and Financial Behaviours [2]



Financial Resilience Index™



The Financial Well-Being Studies

Canada's robust national longitudinal study of Canadians' financial health, wellness and resilience and the role Financial Institutions can play to support their customers' financial wellness (2017 to 2022).



- Canada's most robust national, independent investigation into consumer financial well-being, and the linkage between financial health and overall personal well-being. The study typically has a sample size of 3000 to 5000 adult Canadians.
- The study measures the extent to which primary FI customers rate their bank, credit union or other organization for helping to improve the financial wellness, plus many reported consumer and financial behaviours, challenges in access to support and more.
- The Financial Well-Being study includes indicators from the Seymour Financial Resilience Index™ and can have customized questions added to it by clients.

Developed based on the Financial Well-Being Framework. The online study has been conducted annually from 2017 to 2018, 3x a year between February 2020 and June 2020 and annually in June 2021 and June 2022. The next studies will be in February 2023 and June 2023.

Online survey with a large representative sample of the population of between c. 3000 and 5000 Canadians by household income, age, province and gender.

Primary or joint financial decision makers, aged 18 to 70 years old.

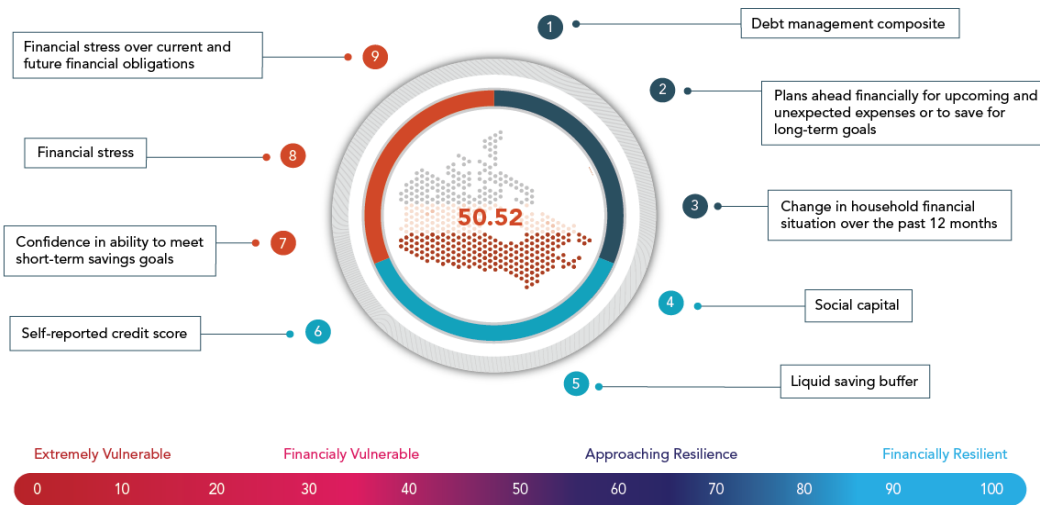
Recruited through the Angus Reid Forum, Canada's most respected and engaged online panel, all study design and analysis is led by Financial Resilience Institute.

Index and Financial Well-Being studies are two complementary instruments

With the ability for bespoke questions and indicators within the Financial Well-Being study created for clients and partners enabling analytics against the Index

1

Seymour Financial Resilience Index™



2

Longitudinal Financial Well-Being study for Canada



Seymour Financial Resilience Index™ Indicators



‘Extremely Vulnerable’ households have a financial resilience score of 0 to 30; ‘Financially Vulnerable’ a score of 30.01 to 50; ‘Approaching Resilience’ a score of 50.01 to 70, and ‘Financially Resilient’ a score of 70.01 to 100. © 2022 Financial Resilience Institute. All Rights Reserved.