

# COMPREHENSIVE BENEFIT ASSESSMENT REPORT

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## PERSONAL PROFILE

Age:	35
Marital Status:	Married
Number of Children:	2
Annual Income:	\$120,000
Monthly Expenses:	\$5,500
Total Debt:	\$250,000
Savings:	\$25,000

## YOUR ANSWERS

Question	Your Answer
How confident are you managing your finances?	Very confident - I have a solid plan
How important is continuous learning and skill development?	Very important - I want to grow constantly
Do you have student loan debt?	Yes, significant loans (\$20k+)
How often do you feel burned out or overwhelmed?	Rarely - I manage stress well
When's the last time you had a full health checkup?	Over 2 years ago (or never)

Do you have or want pets?	No, prefer not to have pets
What matters most to you right now?	Experiences and personal growth
Are you planning to have children or adopt in the next 5 years?	No plans for children

# COMPREHENSIVE RISK ASSESSMENT

This comprehensive analysis evaluates your risk profile across eight critical dimensions of financial and personal wellbeing. Each category has been carefully assessed based on your demographic information, financial situation, and lifestyle indicators to provide personalized risk mitigation strategies.

**Financial Wellbeing Score:** 45/100

## Disability Protection

**Risk Level:** Critical

URGENT: \$120,000 income with dependents/debt and minimal savings. Disability insurance REQUIRED NOW.

## Financial Risk

**Risk Level:** High

High financial stress. Debt-to-income 208.3%. Build emergency fund to 3-6 months expenses. Consider financial planning.

## Family & Dependents

**Risk Level:** High

Family at risk. 2 children need protection. Prioritize life insurance, medical, dental, and education savings.

## Health & Wellness

**Risk Level:** Medium

Room for improvement. Consider gym stipend and wellness programs. Build consistent exercise routine.

## Retirement Readiness

**Risk Level:** Medium

Retirement on track but could improve. Est. target \$540,000. Consider increasing contributions 2-3%.

## **Work-Life Balance**

**Risk Level:** Medium

Room for improvement. Consider remote work stipend and flexible benefits.

## **Mental Health & Burnout**

**Risk Level:** Low

Good mental health. Continue self-care and use available mental health benefits proactively.

## **Career & Growth**

**Risk Level:** Low

Good career trajectory. Continue investing in growth and skill development.

# PERSONALIZED BENEFIT RECOMMENDATIONS

## CRITICAL PRIORITIES

These benefits are essential for your situation and should be prioritized immediately.

**Term Life Insurance** - Match Score: 100/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 100/100).

**Learning Stipend** - Match Score: 100/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 100/100).

**Short-Term Disability** - Match Score: 95/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 95/100).

## STRONGLY RECOMMENDED

These benefits provide significant value and protection for your circumstances.

**Supplemental Life** - Match Score: 92/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 92/100).

**Financial Coaching** - Match Score: 91/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 91/100).

**Medical Insurance** - Match Score: 90/100

**Why This Matters:** Comprehensive medical coverage recommended based on predicted healthcare utilization and preventive care needs.

**Student Loan Assistance** - Match Score: 82/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 83/100).

**Emergency Savings Match** - Match Score: 80/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 80/100).

## OPTIONAL CONSIDERATIONS

These benefits may provide additional value based on your preferences.

### **Dependent Care FSA** - Match Score: 75/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 75/100).

### **Dependent Care** - Match Score: 75/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 75/100).

### **401(k) Plan** - Match Score: 74/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 74/100).

### **Sabbatical Program** - Match Score: 74/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 74/100).

### **Workcation Policy** - Match Score: 73/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 73/100).

### **Unlimited Life Days** - Match Score: 70/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 70/100).

### **Side Project Support** - Match Score: 69/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 69/100).

### **Fertility Support** - Match Score: 66/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 66/100).

### **Remote Work Stipend** - Match Score: 65/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 65/100).

### **Dental PPO** - Match Score: 60/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 60/100).

**Social Impact Projects** - Match Score: 60/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 60/100).

**Lincoln VisionConnect®** - Match Score: 55/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 55/100).

**Mental Health Stipend** - Match Score: 55/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 55/100).

**Crypto Stock Benefits** - Match Score: 55/100

**Why This Matters:** Recommendation based on your profile and preferences (score: 55/100).

## NEXT STEPS & ACTION ITEMS

1. Review all CRITICAL priority benefits and enroll immediately during open enrollment
2. Schedule a meeting with HR to discuss your specific benefit options and costs
3. Compare provider networks and coverage details for insurance benefits
4. Calculate your tax savings from FSA/HSA contributions
5. Review beneficiary designations for life insurance and retirement accounts
6. Set up automatic contributions to maximize employer matching programs
7. Reassess your benefit needs annually or after major life events

*Disclaimer: This report provides general guidance based on the information provided. It is not intended as legal, financial, or professional advice. Please consult with qualified professionals and your HR department before making benefit elections. Benefit availability, costs, and coverage details may vary by employer and plan year.*