



COMPREHENSIVE EMPLOYEE FINANCIAL WELLNESS

Empowering employees in pursuit of their financial security

FINANCIAL WELLNESS HAS EMERGED AS A CRITICAL EMPLOYEE BENEFIT

What's Driving This Trend

Employers are increasingly recognizing that financial stress is attacking both their company cultures, and their bottom line in the form of:

- **Delayed Retirement Costs:** Based on data collected by Financial Finesse, they estimate employers spend between **\$10,000 and \$50,000** per year for each employee that delays retirement for financial reasons
- **Increased Health Care Costs:** According to the American Psychological Association, **60%** of health costs are impacted by financial stress.
- **Employee Demand for Unbiased Financial Guidance:** According to Financial Finesse, 99% of employees who have a financial wellness program at work say it is an important part of their benefits package.

Leading Organizations Who Have Rolled Out Financial Finesse's Program as a Core Employee Benefit Include



PEOPLE HELPING PEOPLE CFP® PROFESSIONAL HELPLINE

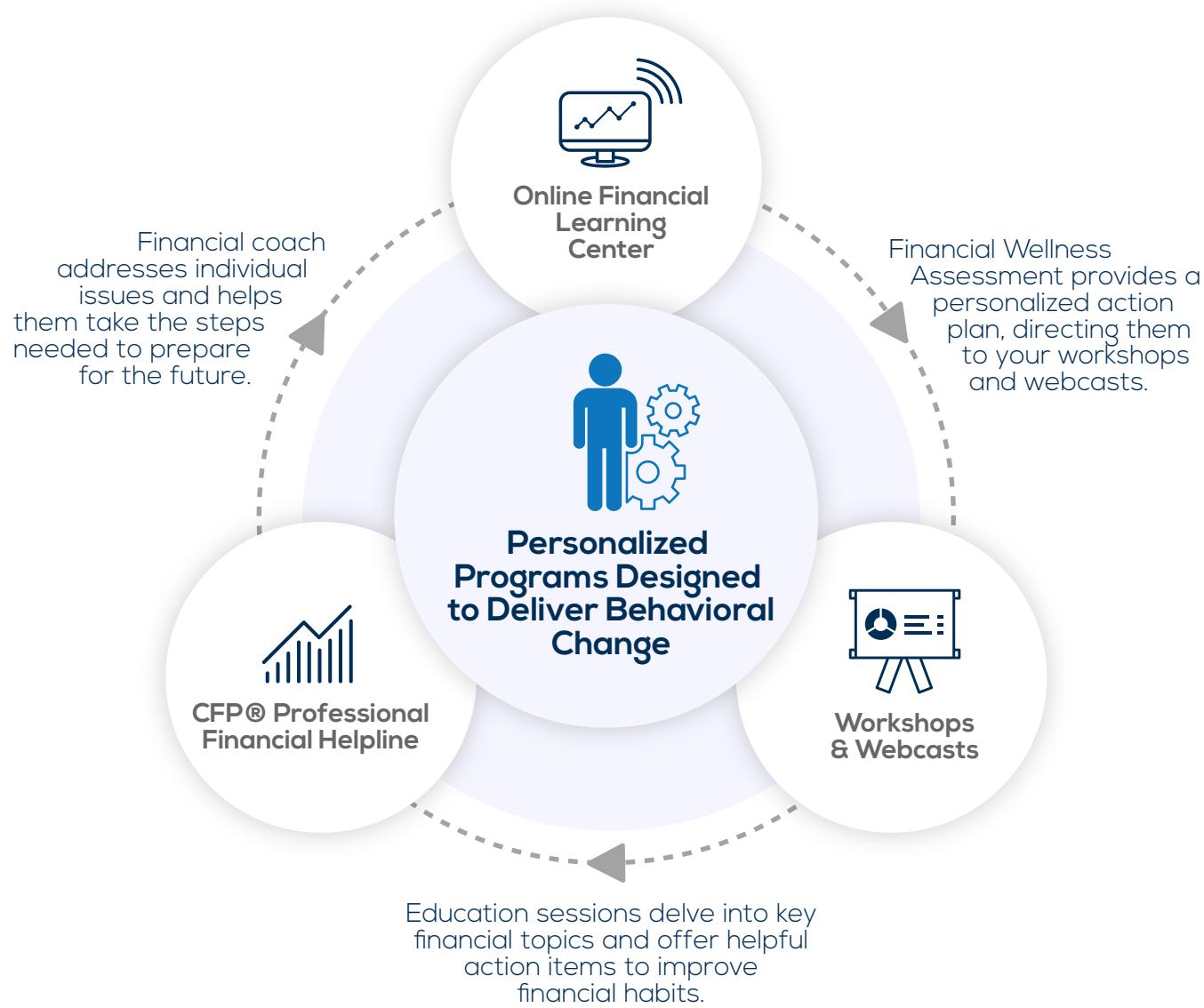
There is no replacement for people helping people. The CFP® Professional Financial Helpline provides employees access to a CERTIFIED FINANCIAL PLANNER™ professional to help answer all of today's financial questions.

Life events are inevitable. Financial stress impacts people's performance at work. Education matters. Provide your employees a benefit that makes a difference.



FINANCIAL WELLNESS PROGRAMS DESIGNED TO IMPROVE PARTICIPANT OUTCOMES

Through Financial Finesse's behavioral change model, you can increase employees' retirement preparedness by fostering lasting improvements to their financial habits.



This process is supported by both people and technology. Resources are available to help the plan sponsor launch their financial wellness benefit program by leveraging best practices, automated marketing campaigns, educational content, and ongoing management and reporting.

THE TOOLS YOU NEED TO DRIVE EMPLOYEE ENGAGEMENT & CHANGE BEHAVIORS NOW



Online Financial Learning Center

Patent-Pending Online Financial Learning Center with Personalized Financial Wellness Assessment: Employees get access to an online platform which provides an assessment of their financial wellness, along with a plan for improving vulnerable areas in their finances.



CFP® Professional Financial Helpline

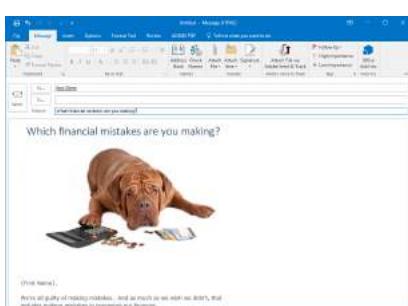
Unlimited Access to Phone-Based Financial Coaching:

Provide employees with a dedicated toll-free number where they can speak with a Financial Finesse CERTIFIED FINANCIAL PLANNER™ professional and receive a personal action plan to deepen their understanding of financial topics and life events.



Workplace Financial Wellness Assessment

Workforce Financial Wellness Assessment: Receive a comprehensive analysis to gauge employees' financial wellness and identify key vulnerabilities to address through additional turnkey educational content.



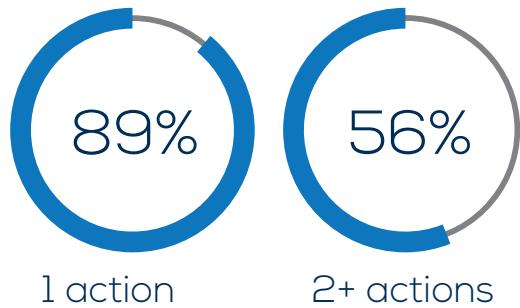
Automated Ongoing Marketing Support

Turn-key Automated Marketing Campaigns: Fifteen automated email promotions – customized for plan sponsors and your business – designed to reinforce the financial wellness benefit, increasing value to the employee and plan sponsor.

HOW FINANCIAL WELLNESS BENEFITS HELP EMPLOYEES BUILD FINANCIAL SECURITY

Below are results from employers who have implemented the same program from FinancialFinesse now available through our firm:

Behavioral Change



Percentage of users taking action(s) to improve their finances 30 days after participating in Financial Finesse's Program

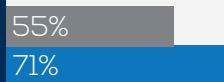
Top 3 actions are:

- 01 Reducing their credit card debt
- 02 Reviewing the asset allocation in their retirement plan
- 03 Have used the calculators and resources sent to them after the event

Observed Improvements in Employee Financial Behaviors

DEBT

I am comfortable with the amount of (non-mortgage) debt I have.



RETIREMENT

I have used a retirement calculator.



INVESTMENTS

I feel confident that my investments are allocated appropriately.



RISK TOLERANCE

I have taken a risk tolerance assessment.



TAX

I maximize all available tax credits and deductions.



BENEFICIARIES

I have made sure my beneficiary designations are up to date.



● Initial Assessment

● One Year Later

*Source: Financial Finesse - 2014 Return User Analysis & 2014 Behavioral Change Survey.

HOW TO GET STARTED

The process is simple. Once you have decided financial wellness is a benefit you want to roll out to employees, we will get you started in five easy steps:



