

# ADVISOR SUPPORT DETAILS

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# Advisor Credentials

Advisors that work referrals from our Financial Wellness Platform follow the Fiduciary Standard. This requires advice to be provided in the best interest of the client.



## Vetting Process

The advisor selected to be a part of the Pathwise Group team has passed & demonstrated competency in the following:

- ▲ A background check
- ▲ Criminal history
- ▲ Judgement/liens
- ▲ Disclosures
- ▲ Years in the industry
- ▲ Utilization of the 5 pillars of financial planning
- ▲ Completed full training of Pathwise Group process
- ▲ Signed agreements including confidentiality and privacy standards



## A Highly Customized Approach

Based on Your Needs,  
Desires, and Goals

## Who We Are

- ✓ Financial advisors for 20+ years
- ✓ We provide financial peace to our clients nationwide
- ✓ Vetted team of advisors and planners to ensure our clients around the country are managed with the highest level of integrity and suitability
- ✓ We provide our clients private access to our proprietary technology and systems



## What will a complimentary meeting with one of our professionals look like?

### First Meeting

- Review client's main questions or concerns about their personal finances
- Discuss client's future goals and current financial landscape
- Share recommendations on efficiency, if any
- Analyze client's financial dashboard (client is given access to their own personal financial dashboard free of charge)
- Examine Financial Wellness Report from Sage
- Estimated Time 30-45min

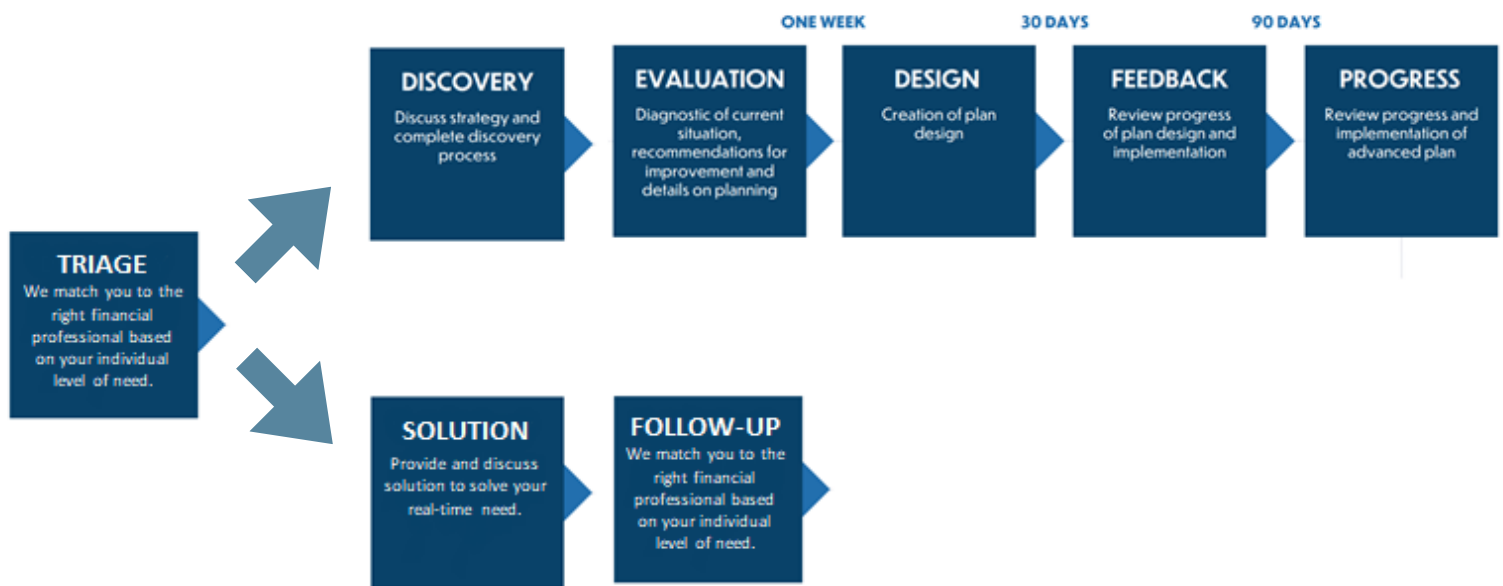
### Second Meeting

- Completed base financial plan will be discussed
- Review current financial outlook (with and without changes)
- Recommendations and strategies to enhance financial wellness presented

**No Two Clients Are Alike**

# Triage & Appointments

In order to match the individual with the correct level of financial professional we triage. This will ensure an efficient system and a quality outcome for the individual.



Each person is unique. Some have a specific area of concern and need a solution based agent and others have complexities and may require a Certified Financial Planner for full planning support.





# The 5 Key Areas is a Foundation for the Pathwise Group Planning Model

## THE 5-STEP COMPLETE **PLANNING PROCESS**



OUR PROCESS IS DESIGNED  
TO HELP OUR CLIENTS  
ACHIEVE SIMPLICITY AND  
CONFIDENCE DURING THEIR  
RETIREMENT YEARS. IT'S  
FOCUSED AROUND 5 KEY  
AREAS OF YOUR CURRENT  
FINANCIAL LIFE.

### **INCOME PLANNING**

- Detailed breakdown of expense needs, end dates, Retirement Phasing strategies
- Employer Pension and Social Security Timing/Optimization Strategies
- Inflation/Longevity/Survivor Planning
- Portfolio Withdrawal Strategy

### **INVESTMENT PLANNING**

- Assessing your Risk Tolerance and Risk Capacity
- Ensure your portfolio works in concert with your income planning needs
- Create strategies that allow income from your portfolio in both good and bad markets
- Comprehensive Institutional Money Management

### **TAX PLANNING**

- Assessing the taxable nature of your current holdings
- Strategizing ways to include taxdeferred or taxfree money in your plan
- Strategize which tax category to draw from first to reduce tax burden
- Leverage your qualified money to potentially leave taxfree dollars to your beneficiaries

### **HEALTHCARE PLANNING**

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a LongTerm Care Plan

### **LEGACY & ESTATE PLANNING**

- Maximize your estate and income tax planning opportunities
- Protect any assets in your trust and ensure they are distributed to beneficiaries probate free
- Protect your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death

Our holistic planning process encompasses all 5 areas.

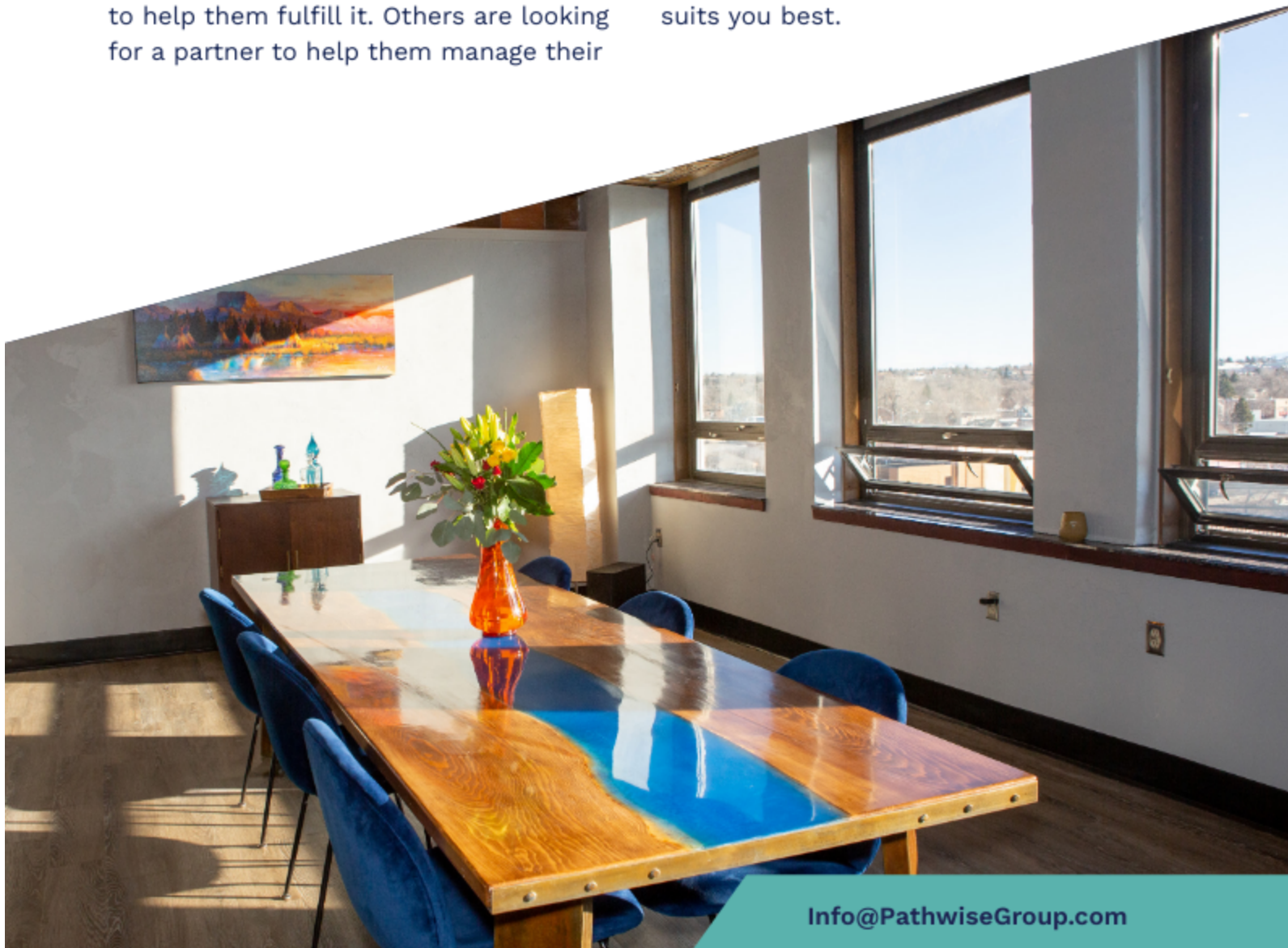


**No Two Clients Are *Alike***

## **A Highly Customized Approach** Based on Your Needs, Desires, and Goals

No two clients are alike, and no two situations are the same, and that's why we don't take a cookie cutter approach to financial planning and wealth management. Some people come to us with one specific need, and we're happy to help them fulfill it. Others are looking for a partner to help them manage their

entire financial picture, and we have the expertise and resources to help them as well. Whether your needs are big or small, simple or complex, you can count on us to cater our approach to your objectives and serve you in the way that suits you best.

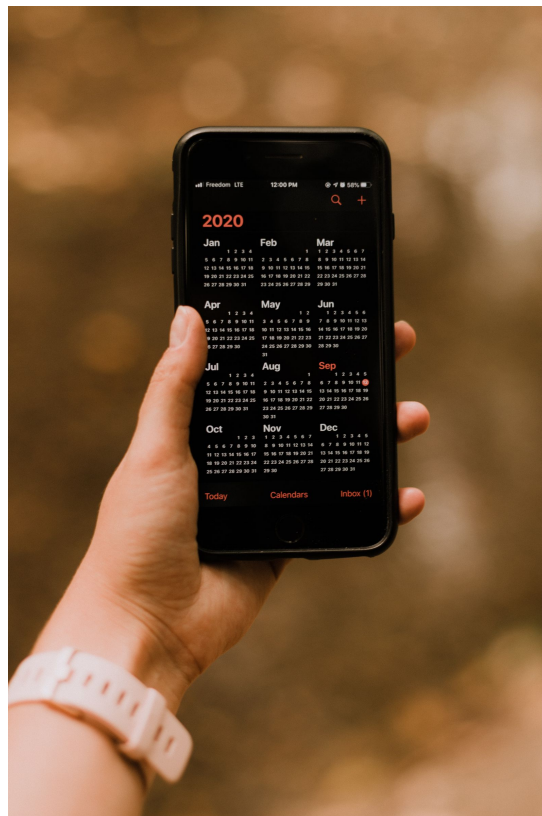


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# Year Round Support

Our financial advisor team is available year round to support the employees during open-enrollment, qualifying events, onboarding of new employees, new product launches and more.





# Tailored Group and Individual VB Opportunities with Support

## Advisory Support with Individual Assessment

The Pathwise Group can support the needs of each unique employee. Our team offers full financial planning through fiduciary advisors trained to handle all situations, including the most complex cases.

## Audits to Provide In-Depth Analysis

The Pathwise Group can help ensure a variety of high quality Voluntary Benefits are brought to your employees. All are supported by the team of advisors assigned to that employee group to maximize participation and educate employees.



Pathwise Group Financial Wellness is a **fiduciary driven platform**. We only make recommendations based on an individual's best interest. The Pathwise Group is here to **support** decisions around protection resources to ensure it is a part of your overall **financial strategy**.



# FAQs



I know most are independent advisors, how are you all connected?

- ▲ All our advisors are connected under the same Advisory Group, Elevated Capital Advisors, Registered Investment Advisor, who has oversight and compliance responsibilities for their advisory services.

In your process, there is not a fee for the employee to meet with an advisor. Why do they participate and help if they aren't getting paid per case?

- ▲ Through our process we have found that 30% of employees book a meeting to receive financial support. Each employee's needs vary from a simple solution (need long term care) to a complex solution (need full planning).
- ▲ To ensure efficiency, we triage the employee and match their need to the correct level of financial professional. A simple solution based client needs an qualified advisor to meet the needs of one employee, while another may need a Fiduciary Advisor (Certified Financial Planner) for holistic full planning.
- ▲ We have projected time averages for the meetings with clients (reviewing their questions/concerns, solving their problems, or completing full planning). The cost of their time is covered with the platform fee. That revenue covers costs associated with the year-round access to all the features, including education and access to an advisor. We do not charge more for our platform if your employees end up accessing us more than we projected.

Do you require employees to purchase a product as a part of your service?

- ▲ No. We are fiduciary driven and only make recommendations in the best interest of the client. If, through our assessment process and meeting with a client, we identify a gap in their financial planning we may recommend a product. There is never a requirement of an employee to purchase anything our advisors recommend.



## How are the advisors paid? Salary or commissions?

- ▲ All our advisors are are paid a salary. This position is hired to educate and advise clients using a holistic financial planning process. Commissions on products are paid to the Pathwise Group Company. If commissions are shared with advisors it will only average about 10% of their annual salary. Since our model is fiduciary and for the best interest of the client, we do not use commissions to build base salaries from amount of product sales.

## Is the employer or benefit consultant responsible for the financial planning service? What is the process for compliance?

- ▲ No, the advisory firm and RIA are. Once an employee voluntarily engages with an advisor, that relationship is then monitored and ensured to follow compliance rules and regulations. The compliance rules and regulations our advisors follow is monitored by the RIA from which they are operating under. We, and our industry, take compliance very seriously. The employer or benefit consultant is never responsible for monitoring or management of advisor compliance.

## Are employees required to engage during a certain window to receive employer sponsored advisory services?

- ▲ No, our employer sponsored financial wellness platform, education, assessment, engagement and advisory services are available year round whenever the employee feels it is the right time to meet.