FINANCIAL WELLNESS PLATFORM

Individualized Employee Assessment

Tailored Education

Financial Professional Support (Solution Based & Full Planning)

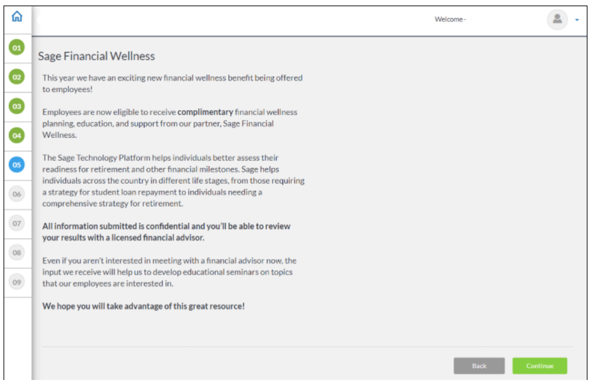
Group Level Data

On and Off Enrollment Capabilities

Benefit Administration Integration Capabilities

PATHWISE GROUP

INDIVIDUALIZED EMPLOYEE ASSESSMENT



- Our software brings financial wellness through a simple 3-5 minute assessment.
- The individual will then be given their financial wellness score.
- There will be an opportunity to book a meeting with a financial professional to review results, or to help with any other questions about financial wellness.

Voluntarily Completed the Tool

Directly Booked a Meeting

Booked a meeting after receiving tailored education content

** Results from inactive open enrollment experience

Helping you individualize the worksite

To provide financial wellness services that support the current benefit offerings within your worksite and enhance the overall package provided to employees

OPPORTUNITIES

Year-Round Financial Wellness Engagement

Off Open-Enrollment Opportunities

Access to Individual Financial Planners

Data and Analytics to Support Group Offerings

Individual Voluntary Benefits to Fill Gaps (Long Term Care, Disability & Life Insurance)

Benefit Administration Integrations Platform (Financial Wellness Tool & Voluntary Benefits)

Recruitment, Retain & Reward Employees

On and Off Enrollment Capabilities

Whenever the Time is Right

We are able to launch during open enrollment and off open enrollment as a stand alone. We will work with you and your worksite to determine which works best for the group.

Integration on Benefit Administrative System

Seamless Approach

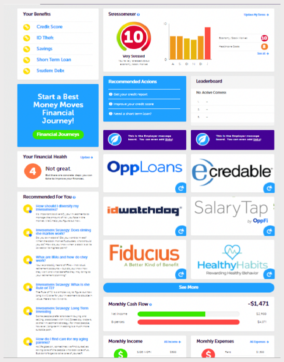
Our financial wellness assessment can be integrated into your Benefit Administration System. This allows employees to begin their financial wellness assessment as a part of your active or non-active enrollment.

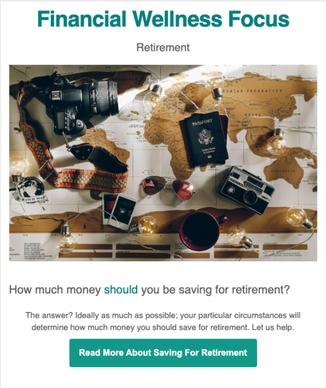
Tailored Education

We ensure a variety of educational delivery to match learning styles of different generations. A mixture of live and on-demand is included. Everything is tailored to the group and individual needs identified.

Self-Serve

Self-serve web portal for resources to solve everyday financial stressors. +800 pieces of written and video content!





For the Individual

Based on the answers to their assessment, the individual will receive a series of customized email campaigns.

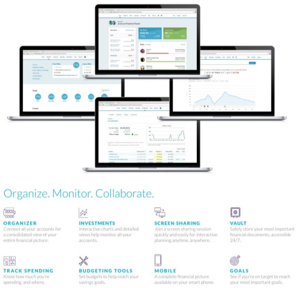
For the Group

Based on the aggregate data of the group, live webinars will be delivered over the top group concerns.

Financial Professional Support

Year-Round Access

Our financial professionals are available year-round. This support includes reviewing assessments, answering questions, and helping with qualifying events.



Personal Financial Dashboard

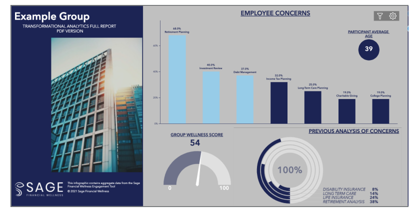
Our advisors support and help build a personal dashboard that will link all the employee's accounts, creating a full picture of their future. Or, this can be a self serve platform if the individual prefers!

Matching Program

Individuals who seek out an appointment will be matched to ensure they are seeing the right level of financial professional and the process meets their unique needs. We offer solution based and full planning supported by CFPs.

Group Level Data

Allows for Overall Group Assessment



Our data team confidentially compiles group level data to review with lead consultants and HR. Data can be broken down by site, industry and more.

Tracking Engagement and Trends

We will review over time how well your group is improving, what education platforms are the engaging in most, and how can we improve together.

Discovery of New Opportunities

Data can help uncover gaps in current benefit offerings. Together we can create a solution that works for all parties involved.

Our Services

Advisory Services

Protection Resources

Debt Management

Student Loan Relief

Tax Support

Estate Planning Support

SCOPE OF SERVICES

INDIVIDUAL ADVISORY SERVICES
SOLUTION BASED PLANNING
FINANCIAL PLANNING
EMPLOYEE/ADVISOR CONSULTATION
REVIEW 5 KEY AREAS (INCOME, INVESTMENT, TAX, HEALTHCARE, LEGACY & ESTATE)
SUPPORT VOLUNTARY BENEFITS
SUPPORT ALL LEVELS OF EMPLOYEES
SUPPORT OFFERED DURING AND OFF ENROLLMENT (YEAR ROUND)
SUPPORT FOR NEW EMPLOYEE ONBOARDING
SUPPORT QUALIFYING EVENTS
SUPPORT TRANSITION TO RETIREMENT
SUPPORT STUDENT LOAN INITIATIVES

BENEFIT ADMINISTRATION SYSTEM
INTEGRATION CAPABILITIES FOR VOLUNTARY BENEFITS
INTEGRATION CAPABILITIES FOR FINANCIAL WELLNESS TOOL
QUALIFYING EVENT COMMUNICATIONS

FINANCIAL WELLNESS PLATFORM
INDIVIDUALIZED EMPLOYEE ASSESSMENT
TAILORED INDIVIDUAL EDUCATION CAMPAIGNS YEAR ROUND
MATCH LEVEL OF SUPPORT TO NEEDS OF EACH EMPLOYEE (SOLUTION VS FULL PLANNING)
YEAR-ROUND ACCESS TO FINANCIAL PROFESSIONALS
GROUP LEVEL EDUCATION DELIVERED BY FINANCIAL WELLNESS TEAM
PERSONAL FINANCIAL DASHBOARD AVAILABLE TO ALL EMPLOYEES
CUSTOMIZED ON DEMAND E-LIBRARY AVAILABLE TO ALL EMPLOYEES
GROUP LEVEL DATA FOR CONSULTANT TO IDENTIFY NEW OPPORTUNITIES
ON AND OFF OPEN ENROLLMENT LAUNCHES
EXECUTIVE LEVEL OFFERINGS
TAILORED BENEFIT PACKAGE FOR HIGH INCOME EARNING EMPLOYEES
VOLUNTARY BENEFIT OPTIONS TO SUPPORT EMPLOYEE NEEDS
ACCESS TO FINANCIAL PLANNING (FIDUCIARY) & EXPERT TAX PROFESSIONALS
HOLISTIC PLANNING TO ADDRESS FULL EMPLOYEE PORTFOLIO (INCOME PLANNING, TAX PLANNING, INVESTMENT PLANNING, HEALTHCARE PLANNING, ESTATE & LEGACY PLANNING)
AUDIT CAPABILITIES ON EXECUTIVE BENEFIT STRATEGY WITH RESULTS BEFORE COMMITEMENT

RETIREMENT PLAN SUPPORT
AUDIT CAPABILITIES ON RETIREMENT PLAN WITH RESULTS BEFORE COMMITMENT
FINANCIAL ADVISORS TO SUPPORT OVERALL BENEFIT PACKAGE INCLUDING RETIREMENT PLAN
HOLISTIC PLANNING FOR EMPLOYEES (INCOME PLANNING, INVESTMENT PLANNING, TAX PLANNING, HEALTHCARE PLANNING, LEGACY & ESTATE PLANNING)
INVESTMENT PLAN COORDINATION AND EFFICIENCY (401K, 403b, DEFERRED COMPENSATION PLANS)
DATA AND ANALYTICS
ALLOW FOR OVERALL GROUP ASSESSMENT
ALLOW FOR MULTI-SITE BREAKDOWN
TRACKING EMPLOYEE ENGAGEMENT
TRACKING EMPLOYEE SATISFACTION
TRENDING FINANCIAL WELL BEING SCORES
DISCOVERY OF NEW OPPORTUNITIES FOR CONSULTANT

NEXT STEPS

#1

ENGAGE YOUR BENEFIT CONSULTANT

IDENTITY NEEDS
PRIORITIZE NEEDS

#2

CONTRACTS SIGNED

OUTLINE SERVICE AGREEMENTS

#3

LAUNCH MEETING

OUTLINE TURN KEY IMPLEMENTATION PLAN

#4

LAUNCH PROGRAM

TIMELINES AVAILABLE
MARKETING MATERIALS FOR HR
MARKETING MATERIALS FOR EMPLOYEES