EMPLOYER FAQ

What HR and leadership ask

What is Pathwise Financial Wellness?

An employer-sponsored financial wellness benefit: a short Sage assessment, tailored education and 1:1 access to financial professionals, year-round.

What does HR need to do?

Approve the launch plan and topics, and share the announcements and flyer. Pathwise provides turnkey timelines and materials.

When can we launch?

During open enrollment or as a stand-alone program at another time of year.

Will we see employees' personal information?

No. You receive confidential, group-level data only, such as overall needs and engagement trends.

Is participation voluntary?

Yes. Employees choose whether to take the assessment and meet an advisor, and can opt out of education emails at any time.

Do employees have to buy anything?

No. Employees are never required to purchase anything. If a gap is identified, a product may be recommended for them to consider.

Who is responsible for advisor compliance?

The advisory firm the advisors operate under. The employer is not responsible for monitoring advisor compliance.

Can family members use the benefit?

Yes. All family members can use the benefit.

How long is a first meeting?

45 minutes, held by video or phone.

Does this replace our retirement plan provider?

No. Pathwise works alongside your plan manager and covers the wider financial picture.

How do we measure success?

Engagement and group-level well-being data reviewed with HR and your benefit consultant. The first data report is 90 days after launch.

MORE ANSWERS

About the employee experience

How long does the assessment take?

3–5 minutes, using your organization's own Sage link.

What topics are covered?

Retirement, investments, tax, estate planning, risk management and insurance, debt management and student loans.

How are employees matched to an advisor?

Based on their assessment and needs: solution-based support for a specific question, or full planning for complex situations.

What about executives?

Retirement Plus offers high-touch planning for executives and key leaders. Financial Wellness, Guardian Plus and Retirement Plus are available at all employers.

Is support available after enrollment ends?

Yes, year-round, including onboarding, qualifying events and the move to retirement.

Can our benefit consultant be involved?

Yes. Pathwise works with consultants and reviews group-level insight with them and HR.

Still have questions?

Talk with the Pathwise team: **info@pathwisegroup.com**.

Email us