PATHWISE GROUP

PROGRAM OVERVIEW

Financial wellness your employees will actually use

Pathwise Financial Wellness: technology with a human approach, offered as an employer-sponsored benefit.

PATHWISE FINANCIAL WELLNESS
For Employers

pathwisegroup.com

THE CHALLENGE

You build a great benefits package. Money questions still land on HR.

You want employees to get the most from their benefits, but topics like personal finances are outside what HR is set up to advise on. And employees' needs change with every life stage.

Benefits go under-used

Employees may not understand what they're offered or how it fits together.

Support is seasonal

Questions come up at onboarding, life events and retirement, not just at open enrollment.

Money is personal

Employees need a private, trusted place to ask questions and make a plan.

THE SOLUTION

Pathwise Financial Wellness

A financial wellness benefit that starts with a short assessment, delivers tailored education and gives every employee **year-round access to financial professionals**, alongside the benefits you already offer.

Personal

Each employee gets their own assessment, score and next steps.

Human

Real financial professionals, matched to each employee's needs.

Year-round

On or off enrollment, through every life stage.

WHAT'S INCLUDED

One platform, many ways to help

Everything is tailored to the group and to each individual's needs.

Individualized assessment

A 3–5 minute Sage Financial Wellness Assessment gives each employee a personal financial wellness score with a simple red, yellow, green view.

Tailored education

Customized email campaigns for individuals, live webinars on the group's top concerns and an on-demand library.

Financial professional support

Complimentary 1:1 meetings, year-round. Employees are matched to solution-based support or full planning.

Personal financial dashboard

Advisors help employees link accounts to see their full picture, or employees can self-serve.

Group-level data

Confidential, aggregated insight into needs and engagement, reviewed with HR and your consultant. The first data report is 90 days after launch.

Benefits integration

The assessment can be built into your benefit administration system, during or outside enrollment.

TOPICS EMPLOYEES CAN GET HELP WITH

RETIREMENT PLANNING · INVESTMENT PLANNING · TAX PLANNING · ESTATE PLANNING · RISK MANAGEMENT & INSURANCE · DEBT MANAGEMENT · STUDENT LOAN RELIEF · BENEFITS QUESTIONS

HOW EMPLOYEES ENGAGE

A simple path from first click to a real plan

1

Take the Sage assessment

3–5 minutes online, using your organization's own Sage link. Employees receive an instant financial wellness score.

2

Choose their next step

Book a complimentary 1:1 meeting now, or receive tailored education until they're ready. Employees can opt out at any time.

3

Meet the Pathwise team

A concierge-led first meeting reviews goals and Sage results, then matches the employee to the right level of support.

4

Plan and act

Solution-based help for a specific need, or full planning across income, investment, tax, healthcare and legacy & estate.

5

Stay supported

Year-round education and access, including onboarding, qualifying events and the transition to retirement.

PATHWISE-REPORTED ENGAGEMENT

64%
voluntarily completed the assessment

35%
booked a meeting directly

25%
booked after receiving tailored education

Pathwise-reported results (2023) from an inactive open enrollment experience. Past results are not a guarantee of future engagement.

SUPPORT FOR EVERY LIFE STAGE

Programs that grow with your people

Financial Wellness

For every employee

Assessment, education, webinars and 1:1 consultations to build confidence and stay on track.

Guardian Plus

For parents and caregivers

Support for big family decisions: insurance, budgeting, will and estate planning, 1:1 advisory support.

Retirement Plus

For executives and key leaders

High-touch planning with a Lifetime Income Model and the Retirement Roadblocks course.

All three programs are available at all employers.

Support channels

- Tax filing and tax planning support
- Student loan relief analysis
- Estate planning and wills
- Debt management resources
- Protection resources: life, disability and long-term care

Availability varies by state and service.

Moments that matter

- New hire onboarding
- Marriage, a new baby or a new home
- Promotion or job change
- Caring for aging parents
- Nearing retirement and retiring

See it in action

Email **info@pathwisegroup.com** to ask for a walkthrough of the employee experience and a proposed launch plan.

Request a walkthrough