PATHWISE GROUP

WELCOME GUIDE

Welcome to financial wellness

Your employer-sponsored benefit for personal financial guidance, at every stage of life.

PATHWISE FINANCIAL WELLNESS
An employee benefit

pathwisegroup.com

WELCOME

We’re excited to support your financial wellness journey

Whether you’re just starting out or nearing retirement, Pathwise works with people in every life stage to find solutions that fit. Your benefit is offered by your employer at **no cost to you**.

A personal check-in

A short assessment that shows where you stand today.

Real people

Complimentary 1:1 meetings with financial professionals, year-round.

Learning your way

Webinars, articles and an on-demand library, tailored to you.

What financial wellness means

- **Control over day-to-day and month-to-month finances**
- **The capacity to absorb a financial shock**
- **Being on track to meet your financial goals**
- **The freedom to make choices that let you enjoy life**

You can get help with

- **Retirement planning**
- **Investment planning**
- **Tax planning**
- **Estate planning**
- **Risk management & insurance**
- **Debt management**
- **Student loan relief**
- **Understanding your benefits**

GETTING STARTED

Three simple steps

It takes just a few minutes to begin, and you can go at your own pace from there.

1

Take your assessment

About 3–5 minutes online. You get your personal financial wellness score right away.

2

Book a conversation

Choose a time for a complimentary 1:1 meeting by video or phone.

3

Make a plan

Leave with clear next steps, and come back whenever life changes.

What your score means

Your Sage assessment gives you a simple red, yellow, green view across planning areas. It isn't a grade; it's a starting point for a conversation.

Strong

You're in good shape here. Keep it up.

Room to grow

A few changes could make a difference.

Let's review together

A great place to start a conversation with your advisor.

sagefinancialwellnesstool.com

Take the assessment

Book with the concierge team

Book a meeting

pathwisegroup.com/employees

Visit the employee hub

YOUR FIRST MEETING

What to expect

Your first conversation is relaxed, private and focused on you. Bring your questions; your advisor will bring your assessment results.

FIRST MEETING · 45 MINUTES

- [ ] Talk about your main questions and concerns
- [ ] Discuss your goals and where you are today
- [ ] Review your Sage Financial Wellness Report
- [ ] Get access to your personal financial dashboard (no charge)
- [ ] Hear any quick recommendations
- [ ] Agree on next steps, and book a follow-up if helpful

FOLLOW-UP MEETING (IF YOU CHOOSE)

- [ ] Review your base financial plan
- [ ] See your outlook with and without changes
- [ ] Talk through recommendations and strategies
- [ ] Connect with specialists such as tax or estate support
- [ ] Decide what's right for you, with no obligation

Video or phone
Meet from home, work or wherever suits you.

No pressure
You are never required to buy anything.

For your family
All family members can use the benefit.

Helpful to have handy: a recent pay stub, retirement account statements and any questions you've been meaning to ask. It's fine to come with nothing but curiosity.

YOUR PATHWISE TEAM

A dream financial team, in your corner

Your **Pathwise concierge** is your main point of contact, like a personal wellness quarterback. They listen, bring in the right experts and help you move forward.

Retirement planning

Save and invest wisely for the retirement you want.

Legacy & estate

Make sure your wishes are respected and loved ones cared for.

Investment planning

Make educated choices that balance risk and reward.

Risk management

Help protect yourself and your family from the unexpected.

How planning works

1. **Discover** — Share your goals and what matters most.
2. **Review** — Look at your full picture and any roadblocks.
3. **Recommend** — Get clear, personal options.
4. **Act** — Put your plan into motion, with help.
5. **Check in** — Adjust as life changes.

Ready when you are

Take your assessment and book a complimentary conversation.

Book a meeting