

PLAN SPONSOR

FINANCIAL WELLNESS GUIDE



OUR MISSION

We believe that everyone should have access to life changing financial education and coaching, regardless of age or income. That's why we've been partnering with leading companies since 1999 to offer a revolutionary financial wellness benefit founded on a single mission: to help employees become financially independent and secure.

By removing any conflicts of interest around selling financial products and services, we've been able to focus exclusively on providing employees with access to ongoing, personalized guidance designed to help them develop the habits and behaviors they need to take control of their financial lives.



Get exclusive access to Financial Finesse who delivers award-winning programs to:

INTERNATIONAL  PAPER

aetna™

 Nestlé

 General
Mills


NFL PLAYERS
ASSOCIATION

VIACOM

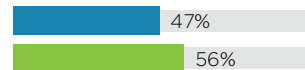
BEHAVIOR CHANGE RESULTS

Observed Improvements in Employee Financial Behaviors

The below data illustrates the improvements made by employees using our patent-pending Financial Wellness Assessment over a year's time.

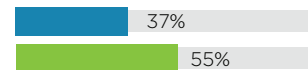
EMERGENCY FUND

I have an emergency fund to cover unexpected expenses or to pay bills for a few months



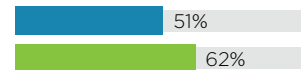
ASSET ALLOCATION

I feel confident that my investments are allocated appropriately based on my risk tolerance and timeline



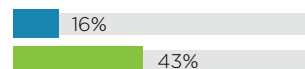
LIFE INSURANCE

I carry enough life insurance to replace my income, pay for college, and create an emergency fund.



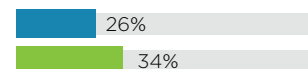
RETIREMENT

I know I am on target to replace at least 80% of my income in retirement.



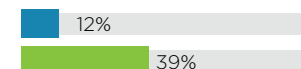
ESTATE PLANNING

I have written up my legal estate planning documents.



REBALANCE

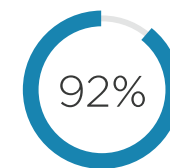
I rebalance my investment accounts.



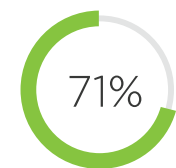
Initial Financial Wellness Assessment

Assessment Taken After Year One

Behavioral Change



1 CHANGE



2+ CHANGES

Percentage of users taking action(s) to improve their finances 30 days after interacting with a financial coach

Top Actions Taken:

1. Reducing their credit card debt
2. Reviewing the asset allocation in their retirement plan
3. Increased contributions to their 401(k) plan

* Source: Financial Finesse - 2017 Return User Analysis & Behavioral Change Case Study



FINANCIAL WELLNESS SERVICES

NEW



Financial Wellness Hub

Included **FREE** of charge with all programs

- Central interaction point for employees to access all of their financial wellness services in one place.
- Over 5,000 articles, calculators, videos and blogs designed by our in-house CFP® professionals.



Financial Wellness Assessment (FWA)

- Dynamic 5-minute assessment about a participants' financial habits and behaviors.
- Provides a score, personal action plan and educational resources.



Unlimited Phone-Based Coaching

M-F, 9am – 8pm ET

- On-demand access to CFP® professionals employed as full-time Financial Finesse coaches.
- Help employees plan for their short and long-term goals and/or resolve crisis situations.



Workforce Financial Wellness Assessment (WFWA)

- Plan sponsors receive comprehensive analytics to gauge their employees' financial wellness.
- Summarizes key vulnerabilities and recommends focus areas to improve financial wellness.

NEW



Webcast Subscription

- 12 interactive live sessions per year.
- Helps participants tackle critical financial decisions in an interactive group setting.

PERSONAL COACHING BUNDLE

OVERVIEW

With our phone based financial coaching, employees and their families receive unlimited, on demand access to speak with an experienced, inhouse CERTIFIED FINANCIAL PLANNER™ that has at least 10 years of experience and has given up their licenses to sell financial products and services, so that their sole focus is on providing the financial education and guidance each employee needs.

This ongoing personalized coaching creates the accountability that drives participants to take action.

SERVICES INCLUDED

- ✓ **Financial Wellness Hub**
A dedicated online platform integrating all financial wellness services into a unified, user-friendly experience.
- ✓ **Financial Wellness Assessment**
Digital coaching that personalizes the online experience with employee-specific action plans and suggested resources.
- ✓ **Phone-Based Coaching**
Unlimited, ongoing access to coaches from Mon - Fri, 9am - 8pm ET.

SERVICES INCLUDED		
Financial Wellness Assessment	Phone-Based Coaching	Webcast Subscription
✓	✓	



BEST PRACTICES BUNDLE

OVERVIEW

By following the best practices model used by Fortune 500 clients in their award-winning programs, you'll be able to deliver the highest ROI through a highly scalable multi-channel program designed to reach the majority of participants on an ongoing basis.

SERVICES INCLUDED

✓ Financial Wellness Hub

A dedicated online platform integrating all financial wellness services into a unified, user-friendly experience.

✓ Financial Wellness Assessment

Digital coaching that personalizes the online experience with employee-specific action plans and suggested resources.

✓ Phone-Based Coaching

Unlimited, ongoing access to coaches from Mon – Fri, 9am – 8pm ET.

✓ Webcast Subscription

12 interactive, one hour group coaching sessions with a CFP® professional.

SERVICES INCLUDED		
Financial Wellness Assessment	Phone-Based Coaching	Webcast Subscription
✓	✓	✓

HOW FINANCIAL WELLNESS CAN HELP **DELIVER ON YOUR STRATEGIC OBJECTIVES**



Increase Employee Engagement

It's no secret financial stress leads to higher healthcare costs and less engaged, less productive employees. So by coaching employees out of crisis and helping them plan for the future, you can have a material impact on your bottom line.

Ensure Employee Retirement Preparedness

You've made all the right moves in setting up auto-enrollment, auto-escalation, and the optimal investment mix, so the next step is making sure employees are saving for and prioritizing their goals accordingly. That way, they can retire on their terms and ultimately save your company thousands in delayed retirement costs.



Attract & Retain Employees

Our clients have successfully used this benefit to recruit and retain top talent. This best in class benefits supports all aspects of your employees' lives including helping them understand and appreciate the value of your employee benefits.



Improve Benefits Utilization & Strategy

Most employees don't think to look to their employer to get the help they need, even though their company is often their best resource and often subsidizes costs. When employees speak to our coaches, they help them better understand and leverage the employee benefits available to them. Our analytics also help the employer understand the needs of the employees more deeply, allowing them to refine their overall benefits strategy.



HOW TO GET STARTED

The process is simple. We've made it turnkey and provide full-program support.



1

Launch Planning

Launch plan for full program

—
Incentives and promotional giveaways

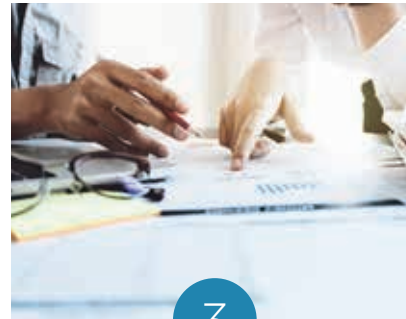


2

Employee Marketing

Automated marketing system

—
Proven ongoing drip marketing campaign



3

Reporting

Review Workforce Financial Wellness Assessment

—
Recommended focus areas based on findings



4

Ongoing

Review of results and impact

—
Refine the program to adapt to employees evolving needs

GET STARTED TODAY!

Contact Financial Finesse to get started:
info@ffenterprise.net

