FINANCIAL HELPLINE GUIDE

FINANCIAL FINESSE
A Better Way

FINANCIAL HELPLINE

Available Monday - Friday
from 9 am – 8 pm ET

OVERVIEW

With our phone based financial coaching, employees receive unlimited, on demand access to speak with a Certified Financial Planner™ to help them overcome the obstacles that keep them from fully achieving a financially secure retirement. Whether employees want quick answers to their retirement questions, help finding ways to save more, or just want to create a plan, our team is able to work with each employee whenever the need arises or on a pre-scheduled, ongoing basis if desired.

Each Certified Financial Planner™ is a full time financial educator with Financial Finesse. All planners have at least 10 years of financial planning experience and has given up their licenses to sell financial products and services, so 100% of their attention is on helping employees understand how their financial habits and behaviors impact their retirement goals. As a follow up to each call, employees receive a personalized action plan that outlines the changes they need to make and the resources they can leverage to properly address their retirement needs.

EMPLOYEE SURVEY RESULTS

- Average satisfaction rating of 4.8 out of 5
- 96% would recommend the service to others
- 98% are better prepared to make financial decisions

TARGETED WAYS TO USE FINANCIAL HELPLINE

Financial Mentorship

Employees receive dedicated CFP® mentors who can regularly coach employees on how to tackle their financial challenges in order to find ways to save more for retirement.

Retirement Consultations

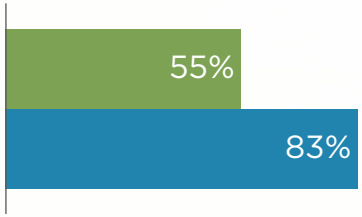
Whether an employee is retiring soon or just trying to get on track, planners will work with them to build a plan that enables them to retire on their terms.

401k Loan & Hardship Withdrawal Counseling

Employees can touch base with a planner to discuss their challenges, explore alternatives, and support them through the process and beyond.

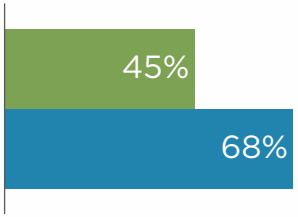
FINANCIAL HELPLINE
RESULTS

Our coaching ensures employees make lasting changes to their financial habits.



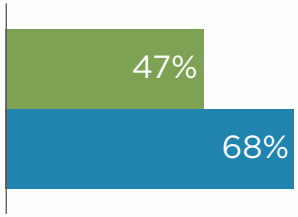
Risk Tolerance

I have taken a risk tolerance assessment.



Retirement

I have used a retirement calculator.



Investments

I feel confident that my investments are allocated appropriately.

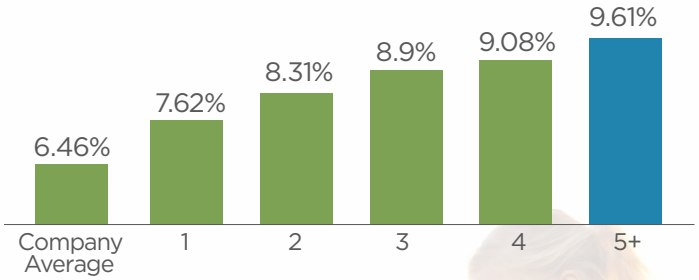
Beneficiaries

I have made sure my beneficiary designations are up to date.

= Initial results

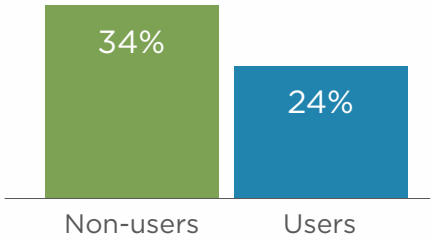
= Results after one year of coaching

And also delivers a clear ROI to make sure you're getting the most from your plan.



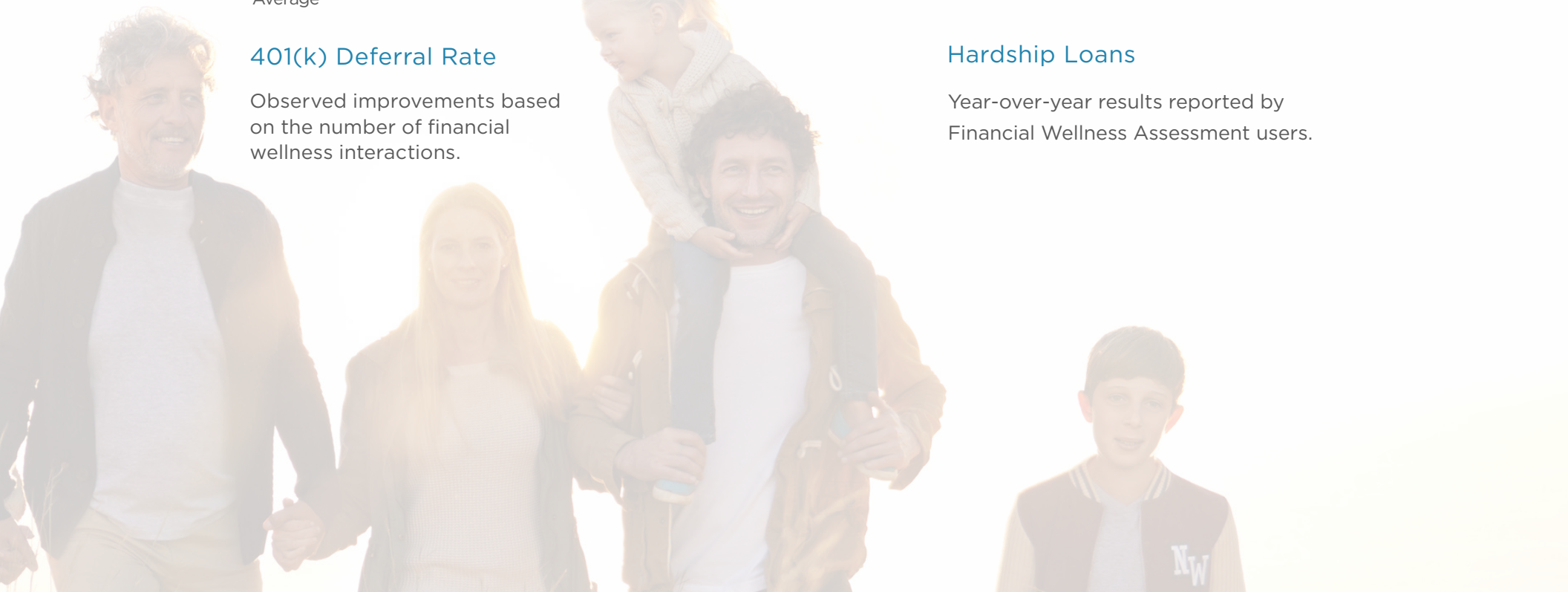
401(k) Deferral Rate

Observed improvements based on the number of financial wellness interactions.



Hardship Loans

Year-over-year results reported by Financial Wellness Assessment users.



OUR FINANCIAL PLANNERS

Only 2% of planner applicants make it through our 8-step recruiting process to join our team.

WHO ARE OUR FINANCIAL PLANNERS?

Steve Jobs once said that an exceptional programmer is 10 times more effective than an average programmer. We feel the same about our planners. This is not a job, or even a career. It is a calling which requires incredible expertise across the full spectrum of financial topics, coupled with a talent for counseling and motivating people of all income levels to improve their finances. As a minimum, we require our financial planners to have their CFP® designation and at least 10 years of financial planning expertise.

OUR PLANNERS' EXPERTISE

The planner team holds the following designations:

- **CFP®**, Certified Financial Planner™
- **CPA**, Certified Public Accountant
- **CFA®**, Chartered Financial Analyst
- **PhD** in Personal Financial Planning
- **JD**, Juris Doctorate
- **CEBS**, Certified Employee Benefits Specialist
- **MBA**, Master of Business Administration
- **ChFC**, Charted Financial Consultant
- **PFS**, Personal Financial Specialist
- **AFC**, Accredited Financial Counselor
- **MFP**, Master in Financial Planning

"I like the *trust* factor. Your team has nothing to gain by steering us one way or another. They are guiding us based on facts, not commission."

-Laura, Financial Helpline Caller




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.

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