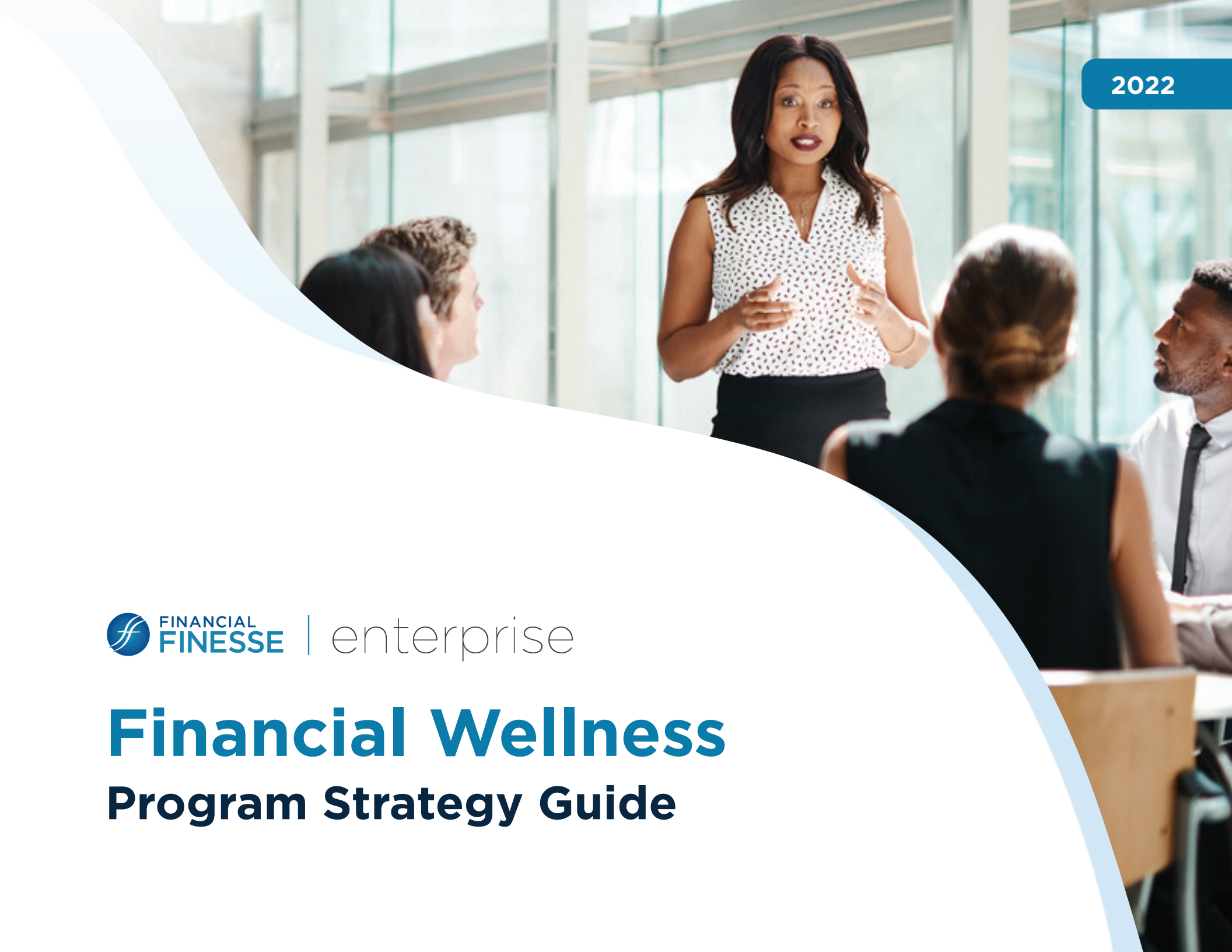




2022

 **FINANCIAL
FINESSE** | enterprise

Financial Wellness

Program Strategy Guide

Our Mission

We believe that everyone should have access to life-changing financial coaching, regardless of age or income. That's why we invented the Financial Wellness category back in 1999.

Our programs empower organizations to help their employees achieve financial security by providing unlimited access to unbiased coaching and personalized resources.

By removing any conflicts of interest (we do not sell or manage any assets), we are able to focus exclusively on helping employees take control of their financial lives.

Join us.

Over the past 20+ years, we've delivered award-winning programs to many of the world's best-known brands:



Nestlé



You can now bring the small and mid-sized companies you serve rich benefits that were once only accessible to the Fortune 1000.

Financial Coaching

Not Advice

All Personal Financial Coaches™:

- Have CFP® designation
- Minimum 10 years experience
- Are 100% unbiased and do not sell anything
- Pass an eight-step recruiting process and once hired, quarterly service quality reviews
- Trained in behavioral finance techniques
- Certified on your company's benefits
- No judgement, just guidance

Team credentials include:

CFP® | CPA | CFA® | PhD | JD | MFP | MSFS
MBA | ChFC | PFS | AFC | CEBS



Two Choices

Our offerings allow every organization to deliver services that fit their clients' needs and budget.

Enterprise plans make high-quality benefits available at a lower cost. Custom plans provide added support. Pricing available on request.

	Enterprise	Custom
Financial Wellness Hub (web-based resource center)	✓	✓
Virtual Financial Coach (Aimee™) and Personal Assessments	✓	✓
Monthly Participant Emails	✓	✓
Reporting (annual workforce financial wellness assessments)	✓	✓
Participant Resources	✓	✓
Client Success Support	✓	✓
Financial Coaching Line (phone and live chat)		✓
Monthly Participant Webcasts		✓



The Financial Finesse Participant Ecosystem

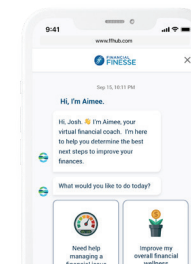
Financial Coaching Line*

- 1x1 coaching with CFP® professionals via phone and live chat
- Unlimited access (Available M-F, 9 am-8 pm ET)
- Integrates seamlessly with the advice you provide as part of your practice



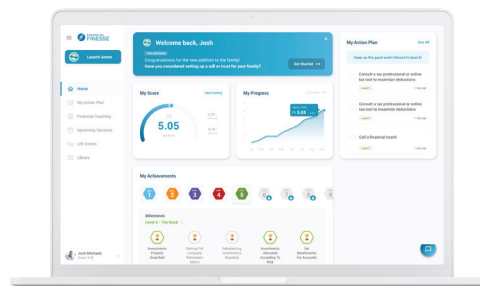
Aimee™ Virtual Financial Coach

- Interactive AI guide
- Ongoing and personalized coaching
- Dynamic financial wellness scores, personalized action plans and more



Financial Wellness Hub

- A trusted home base and resource
- 5,000+ pieces of educational content, videos, calculators
- Life Event guides



Monthly Participant Webcasts*

- Topical content
- Real-time feedback
- Led by CFP® Financial Coaches



Monthly Participant Emails

- Topical content
- Links to recommended Hub resources



*Included in custom plans.

Additional Services

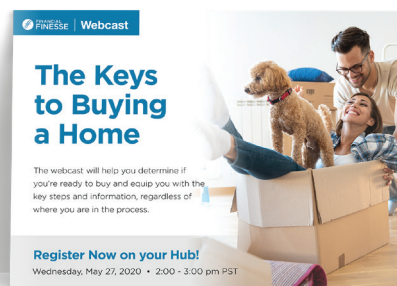
Reporting

- Annual workforce financial wellness assessments from Financial Finesse's Financial Wellness Think Tank™
- Gauge participants financial wellness; identify key vulnerabilities



Client Success Support

- Dedicated Client Success manager to help with implementation
- Ongoing program optimization



Participant Resources

- Presentations and workbooks
- Use when interacting with participants yourself and provide to your plan sponsors

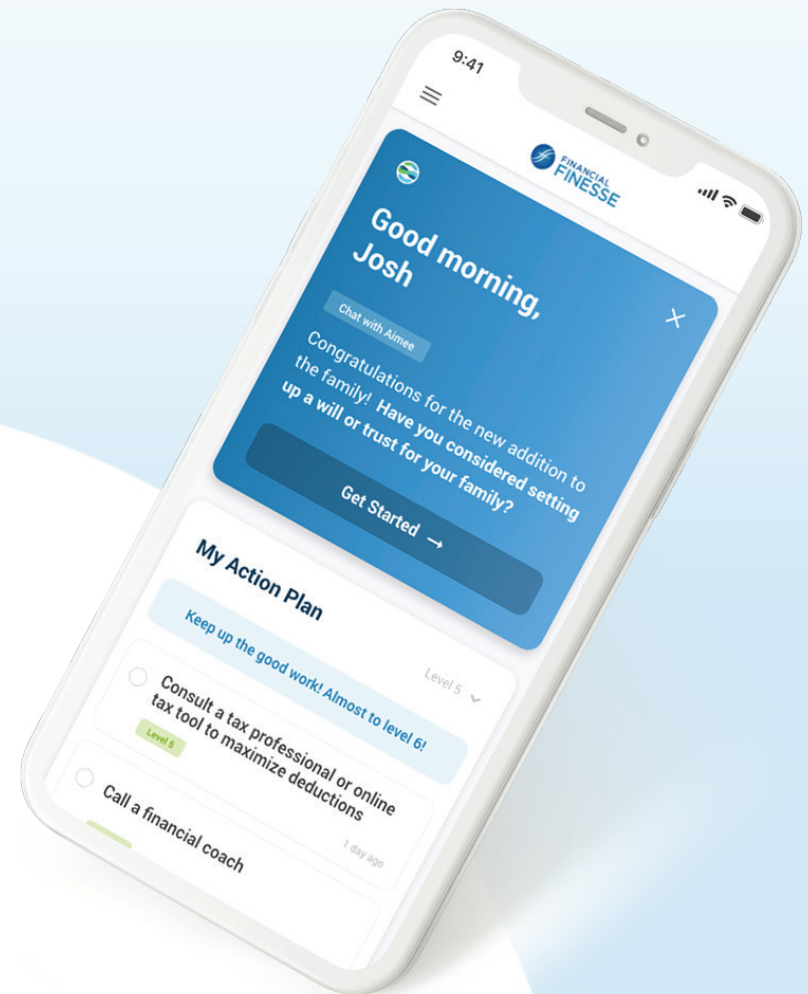


Meet Aimee™

The only virtual financial coach backed by human planners

Artificial Intelligence **M**otivating **E**mployees **E**verywhere

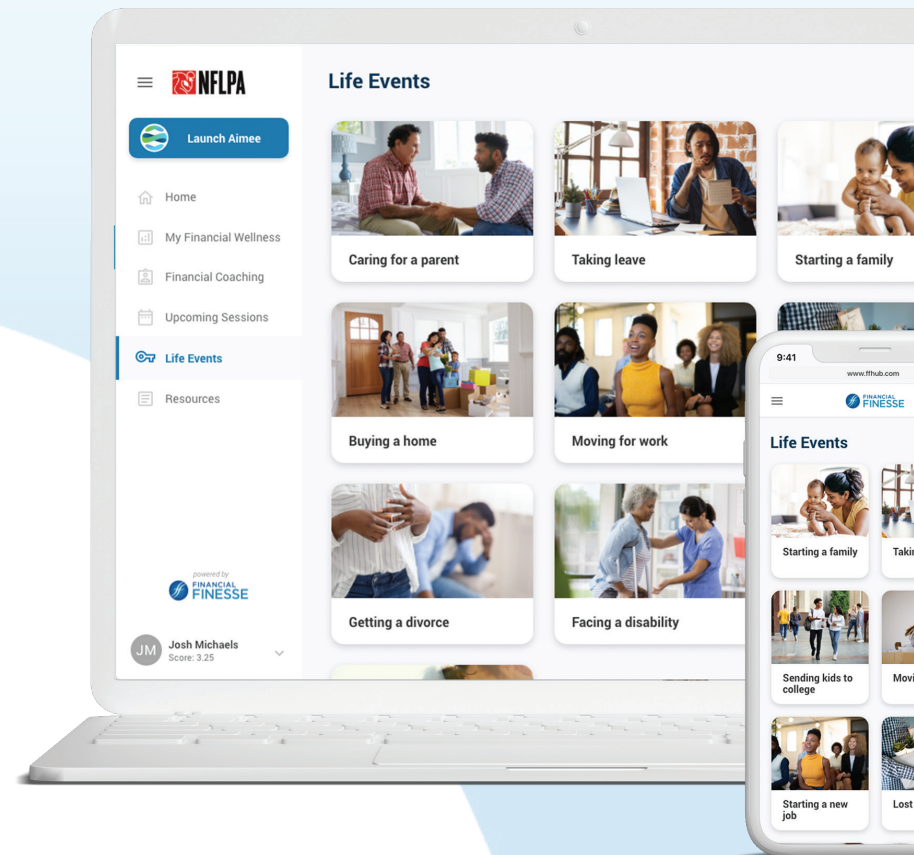
- Always-on, AI-powered coach
- Personalized and ongoing financial guidance that evolves with your employees
- Backed by unmatched data, extensive input from human planners and established principles of behavioral psychology
- Asks questions to get to know users and in just a few minutes generates a unique financial wellness score and a personalized action plan
- Keeps users motivated with dynamic scores that increase in real-time as they interact, achievable milestones and frequent opportunities to 'level up'



Financial Wellness Hub

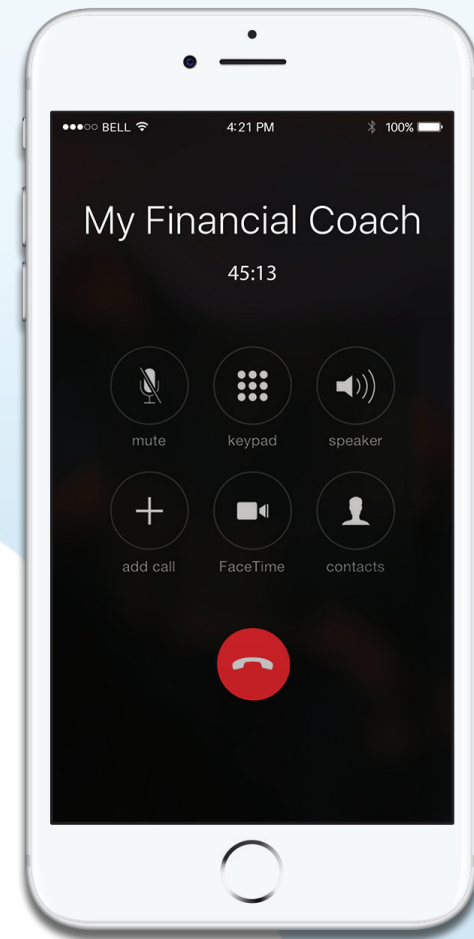
A trusted home base and resource

- The right resources at the right time, served up by Aimee
- Syncs with and promotes relevant employee benefits
- Unique to each employee and available across platforms
- 5,000+ pieces of educational content including videos, financial calculators and life event guides (all produced by our expert CFP® Professionals)
- Schedule and track coaching sessions, sign up for monthly webcasts



Financial Coaching Line Unlimited and on-demand

- Access to CFP® professional coaches for employees and their families
- Available via phone and live chat
- Coaches are experienced, 100% unbiased and fully trained on your employer-sponsored benefits
- From quick answers to deep dives, crisis assistance to holistic financial planning, our coaches are there for your employees
- Average satisfaction rating of 4.8 out of 5



Available Monday-Friday
9am – 8pm ET

Monthly Webcasts

Interactive and educational

- Interactive, 50-minute group sessions hosted by CFP® professional coaches
- Award-winning, topical content
- Employees can ask questions in real-time
- Previously only available as a part large scale, custom programs



Topics for 2022*

Financial **TLC**

JAN	<u>T</u> ackling Your Debt
FEB	<u>L</u> ove Your Money and Your Honey
MAR	<u>C</u> onquer Your Taxes

Navigating Life Events

APR	Building Your Exit Strategy: Financial Planning for Retirement
MAY	Family Money Matters
JUN	From Score to Door: Homebuying Basics

KEYs to Financial Fitness

JUL	<u>K</u> eep Calm and Automate On
AUG	<u>E</u> verything You Need to Know About Insurance
SEP	<u>Y</u> our Path to Financial Independence

Building Generational Wealth

OCT	Saving for School: Rules and Tools
NOV	Generational Wealth: It Starts With You
DEC	Impactful Investing for 2023 and Beyond

*Topics subject to change.



Reporting

Understand your organization on a deeper level

- Annual workforce financial wellness assessments from Financial Finesse's Financial Wellness Think Tank™
- Gauge overall financial health of your employees
- Identify organizational vulnerabilities
- Includes recommended focus areas to improve financial wellness – and your grade!
- Data informs future program optimizations



Financial Finesse drives meaningful behavioral changes

Behavioral change in 30 days

Within 30-days of interacting with a financial coach, employees took action(s) to improve their financial futures:



took at least **one**
action step



of those that took action took
two or more actions

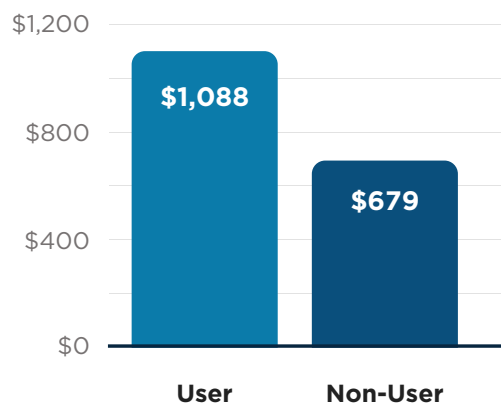
Top actions taken:

- Reviewed asset allocation
- Reduced monthly expenses
- Reduced credit card debt
- Increased contributions to 401(k), 403(b) or 457 plan
- Made changes to the way I'm investing for retirement

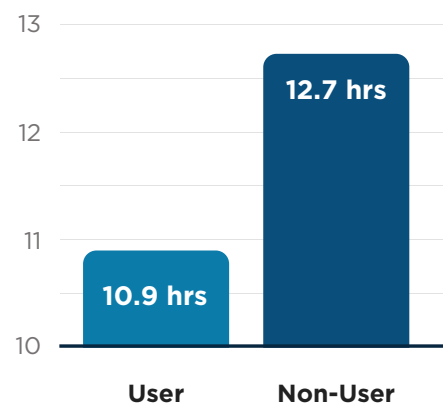
Source: Financial Finesse Financial Wellness Think Tank™, 2020.

Flex Spending Contributions

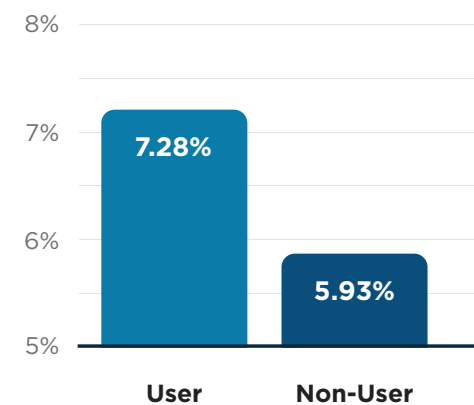
(includes FSA, HSA, and FSA Dependent)



Absenteeism Hours



401(k) Deferral %



Source: Financial Finesse - 2019 Return User Analysis & Behavioral Change Case Study.



Successful Partnerships

We value your success.

As true partners, we're able to achieve success together. Financial Finesse has helped our clients win numerous industry awards. Some of our awarded clients include:

 NFL PLAYERS ASSOCIATION	Best in Biz HR Department of the Year
	Employee Benefit News Benny Award Benefits Leadership in Retirement Planning
	Pensions & Investments Eddy Award Corporate Conversions

Let's get started



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

Workforce financial wellness assessment

—
Create recommended educational programming based on findings



4

Ongoing

Quarterly review of results and impact

—
Refine the program to adapt to employees evolving needs

Contact us:

ffe@financialfinesse.com





Founder & CEO

Liz Davidson

Welcome to Financial Finesse

Where every employee gets unlimited financial guidance, no strings attached.

We help employees maximize their compensation and utilize the benefits you already provide. You become a genuine partner in their financial security. Together, we are creating holistic workplaces where employees value their purpose as much as their paycheck.

www.financialfinesse.com

