



Financial Wellness

Helping millions save for what matters

Ascensus offers **Financial Wellness** through a partnership with Financial Finesse, a leading independent provider of financial wellness benefits for employees since 1999. The benefit provides unbiased and personalized coaching to help achieve financial well-being—a win for you and your employees.



Flexibility to choose

Two levels of support are available. **Financial Wellness Essentials** is included as part of your retirement plan, giving every employee access to:



Aimee™

- AI-driven virtual financial coach
- Dynamic Financial Wellness Score™
- Tailored action plans and milestones



Financial Wellness Hub

- Robust, multi-media education library
- Tools to help with budgeting, debt management, college savings, retirement, and more



Engagement Emails

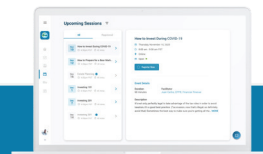
- Topical content and personalized nudges
- Delivered directly to employees

For just \$15 per participant annually, you can offer an additional level of support with **Financial Wellness Plus** which includes unlimited access to Financial Coaches for employees and their family members, and monthly interactive webcasts.



1x1 Financial Coaching

- Private coaching with CFP® Professionals
- Unlimited access via phone or live chat
- No cross-selling, ever
- M-F, 9 a.m. – 8 p.m. ET



Live Monthly Webcasts

- New relevant financial topic each month
- Interactive, with ability to ask questions
- Led by CFP® Professionals

Take employee financial wellness to the next level

Financial Wellness Plus adds more value to your employees—and your business.

Financial Wellness Plus is a cost-saver for employees and employers

- Professional Financial Coaches can cost up to **\$300/hour**, but employees with Financial Wellness Plus have unlimited access as part of their financial wellness benefit.
- Employers with engaged teams can also **save money** through decreased absenteeism and garnishments, reduced FICA tax expenses, and fewer deferred retirements.¹ Plus, in today's competitive market, financial wellness benefits support employee recruitment and retention.

Working with a Financial Coach drives meaningful behavioral change.²

Within 30 days of interacting with a Coach, employees took action to improve their financial future.

- **97%** took at least one action step
- On average, employees took **2.3** action steps

Top actions taken included²

- Increased retirement plan savings
- Reviewed asset allocation
- Updated retirement investment strategy

Results backed by data

Research shows:

Employees who engage with their financial wellness benefit enjoy an improved quality of life as a result of increased resilience and reduced stress.

Employers with engaged teams see substantial increases in retirement readiness and decreases in plan asset leakage.

Engaged employees experience:³

↑ **41%**

increase in employees classified as "financially resilient"

↓ **34%**

decrease in employees with "unmanageable financial stress"

Employers with engaged teams see:³

↑ **54%**

increase in employees who are "on track to retire comfortably"

↓ **33%**

decrease in employees who have taken a retirement plan loan in the last 12 months

Contact your advisor or Client Service Team to learn more or get started.

For Plan Sponsor Use Only

Sources: ¹Ward, Gregory. "Calculating ROI: Measuring the Benefits of Workplace Financial Wellness." Society of Actuaries and Financial Finesse, 2017. ²Financial Finesse Financial Wellness Think Tank™, Financial Finesse users with Financial Coaching service, May 2021-May 2022. ³Financial Finesse Financial Wellness Think Tank, Five-year study of engaged Financial Finesse users from 2016-2021. Financial resilience is defined as having a handle on cash flow, being comfortable with debt, paying credit card balances in full, and maintaining an emergency fund.

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