

# The Financial Wellness Difference

Complement your value. Save time. Improve client outcomes.



Ascensus offers Financial Wellness through a partnership with Financial Finesse, a leading independent provider of workplace financial wellness benefits since 1999. This innovative wellness program includes virtual financial coaching from **Aimee™** (Artificial Intelligence Motivating Employees Everywhere).

Aimee combines smart technology with over 20 years of proprietary research to give employees unbiased guidance and holistic, tailored action plans that consider their complete financial picture.

## COMPLEMENT YOUR SERVICES—SEAMLESSLY:

- **Improve client satisfaction:** Offering a financial wellness benefit has the potential to drive cost savings for your client through increased productivity, decreased absenteeism, fewer employees deferring retirement, and more.<sup>1</sup>
- **Grow plan assets:** Data shows that employees who engaged with their financial wellness benefit over a five-year period contributed to their retirement plan at significantly higher rates.<sup>1</sup>
- **Gain insights to tailor your offerings:** Backed by behavioral science and extensive input from CFP® professionals, Virtual Financial Coach Aimee collects data to provide insights that can be leveraged to identify employee trends, potential needs, and financial education opportunities. Plan-level data is available with Financial Wellness Plus.<sup>2</sup>
- **Zero-conflict program:** All of Financial Finesse’s financial coaches are CFP® professionals and do not hold securities licenses to sell or promote alternative products or services—ever. At the discretion of you and your client, employees can be directed back to you for financial planning advice.
- **No onboarding headaches:** It takes no time to add Financial Wellness. It’s included automatically and is easily accessible through the employee website (or by phone, with Financial Wellness Plus).

## DELIVER A BEST-IN-CLASS FINANCIAL WELLNESS BENEFIT

An offering of this caliber has traditionally been reserved for mega plans with over 10,000 employees at a cost well into the six figures.<sup>3</sup> Now, you can give all of your clients access to resources and services that may otherwise not have been available to them.

## FINANCIAL WELLNESS PROGRAM OVERVIEW

Two levels of support are available. Financial Wellness Essentials is included as part of the core offering to Ascensus retirement plan clients. For an enhanced benefit—including unlimited phone-based coaching—your client can purchase Financial Wellness Plus.

Both Financial Wellness Essentials and Plus encourage employees to develop healthy financial habits and behaviors that lead to improved overall well-being. You can help your client determine the level of support that best fits their business and their budget.	ESSENTIALS (no cost)	PLUS (additional fee)
Virtual financial coaching from Aimee, with personalized action plan and dynamic financial wellness score	✓	✓
Online access to Financial Wellness Hub	✓	✓
Timely Financial Finesse educational emails	✓	✓*
Unlimited phone access to CFP® financial coaches		✓
Plan-level reporting and insights		✓
Employer-branded portal with custom website URL address		✓

\*Employer-branded option

Contact your regional vice president at **800-345-6363** or [retirementsolutions@ascensus.com](mailto:retirementsolutions@ascensus.com) for additional details and pricing.

<sup>1</sup>Financial Finesse Financial Wellness Think Tank™; five-year study of Financial Finesse end users who engage with their financial wellness benefit regularly (defined as taking their Financial Wellness Assessment at least 1x/year).

<sup>2</sup>Fees apply for Financial Wellness Plus. Financial Finesse has stringent security policies and procedures in place to protect user data. Financial Finesse does not sell, rent, or otherwise give personally identifiable information to mass marketers or third parties, except in limited circumstances such as compliance with law or when user permission is explicitly granted.

<sup>3</sup>Data from Financial Finesse, Inc., 2020.

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