

The Financial Wellness Difference

Helping employees pursue financial security



Through a relationship with Financial Finesse, Ascensus offers a wellness program that provides unbiased and personalized guidance to help employees pursue financial security. As a pioneer offering only workplace financial wellness benefits for over 20 years, Financial Finesse concentrates solely on helping employees generate holistic, tailored action plans that consider their complete financial picture.

Here's how you can expect it to complement your own services:

- **Zero conflict program:** All of Financial Finesse's financial coaches are CFP®-certified, and do not hold securities licenses to sell or promote alternative products or services—ever.
- **Opportunity for new business:** At the discretion of you and your client, users can be directed back to you for financial planning advice—enabling you to broaden your services and build new relationships.
- **Potential to protect and preserve assets in the plan:** Education and regulatory insight may curtail plan asset leakage down the road.
- **No onboarding headaches:** There is very little time commitment. It's added automatically, and easily accessible through the website (or by phone, with Financial Wellness Plus).
- **Opportunity to increase client satisfaction:** Employers will appreciate access to Financial Finesse as a value add, in addition to any supplemental educational support you may wish to offer along with the program.
- **A concrete solution for a broad business issue:** The biggest impediment expressed by 17% of employers is that "providers do not offer a wellness program."* Employers want the solution—help them solve a need.

*Cogent Wealth Reports. *Poor Prognosis? How to Save a Struggling Financial Wellness Program*. November 2018.

Financial Wellness Essentials

Essentials allows employees to quickly assess their financial situation and serves as an ongoing resource for them to improve financial well-being. Employees will:

- Receive ongoing emails on diverse financial topics and the benefits of financial wellness.
- Have a central location on the employee website, called **Wellness Center**, for actions they can take with their retirement plan. It includes a link to the Financial Wellness Hub, powered by Financial Finesse, with relevant resources on a wide range of topics, including easy-to-use calculators, short videos, life event guidance, and daily planner blogs, so that employees can get the information they're looking for when and how they want it.

Financial Wellness Plus

To give employees the needed support to truly impact their financial health, employers can purchase Financial Wellness Plus. It gives your client all the benefits of Essentials and it provides opportunities for personalization and targeted features that complement your value.

- Employees and their family members receive phone access to financial coaches via the Financial Helpline for individual financial guidance. Trained in psychological and behavioral finance techniques, all of Financial Finesse's financial coaches are CFP®-certified, strictly focused on providing educational guidance, and do not promote or solicit new business.
- You and your client will receive a comprehensive, plan-specific report that can help you demonstrate your strategic value to the organization. You can use the data collected through the personal financial assessments to get to the root of financial stressors impacting employees and help your client create an action plan.
- You will have access to customizable scripted presentations and corresponding workbooks to target specific needs of employees during live meetings and webinars.

Pricing

Financial Wellness Essentials is part of our core offering at no additional cost to the employer. Financial Wellness Plus can be purchased for \$12 per participant, with a \$4,000 minimum.

For more information, contact our sales team at **800-345-6363** or **retirementsolutions@ascensus.com**.

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