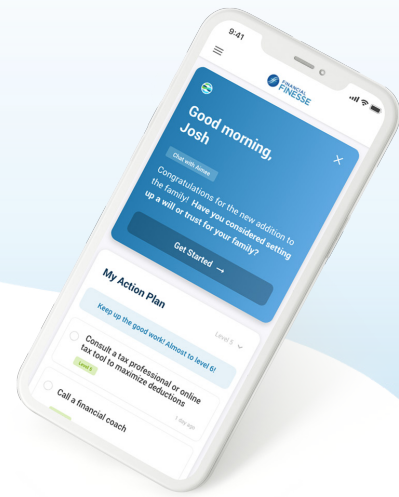


Financial Wellness

With Aimee™: The Virtual Financial Coach

Artificial Intelligence Motivating Employees Everywhere



Helping millions save for what matters

Founded in 1999, Financial Finesse is a leading independent provider of unbiased financial wellness benefits for employees. Ascensus offers **Financial Wellness**, powered by Financial Finesse, to clients of Vanguard Retirement Plan Access™ (VRPA). This benefit provides unbiased and personalized coaching to help achieve financial well-being — a win for you and your employees.

Research shows:

Employees who engage with their financial wellness benefit report an improved quality of life as a result of less financial stress.

Employers with engaged teams see substantial increases in retirement plan contributions and retirement readiness.

Engaged employees experience:*

↑ **60%**

increase in feeling financially prepared for the future

↓ **28%**

decrease in feeling stressed about finances

Employers with engaged teams see:*

↑ **50%**

increase in average retirement plan contribution rates (from 6.3% to 9.4%)

↑ **36 point**

increase in feeling "on track for retirement" (from 21% to 57%)

Aimee engages employees by personalizing experiences

Backed by **proprietary data**, extensive input from **Financial Finesse coaches**, and **artificial intelligence**, Aimee makes the Financial Wellness experience even more personal, powerful, and productive for employees, encouraging **deeper engagement**.

Financial Finesse is uniquely positioned to build a virtual coach like Aimee.

Everything Aimee does is based on learnings from:

20 years of 1x1 financial coaching

With input from Financial Finesse's CFP® Professionals

20 years of proprietary data

With analysis from Financial Finesse's award-winning Financial Wellness Think Tank™

Behavioral psychology research

Including proven techniques used by Financial Finesse coaches

*Financial Finesse Financial Wellness Think Tank™; Retirement Preparedness Case Study, 2019 (five-year study of Financial Finesse participants who completed a Financial Wellness Assessment in 2013, and again in 2018).

Personalized financial coaching for everyone

Aimee reacts in real time and improves as employees engage to deliver the right information at the right time. No two interactions are alike. Wherever employees start, Aimee moves them forward.

Here's how Aimee might engage with three very different employees...

Struggling | Spouse lost job, worried about making rent

- Aimee **asks relevant questions** about topics such as emergency savings and expenses.
- Next, a **tailored action plan** is created to begin establishing a strong financial foundation.
- Personalized **reminders**, achievable **milestones**, and a rising **financial wellness score** motivate the employee and encourage progress.



Planning | Starting a family, needs help preparing financially

- Aimee creates a **step-by-step action plan** to ensure that nothing is overlooked (e.g., decisions about life insurance, healthcare, education planning, changing expenses, and more).
- Recommended **tools and resources** accelerate progress.
- For plans with Financial Wellness Plus, Aimee suggests **live coaching support via phone or chat**.*



Optimizing | Retirement approaching, has many important decisions to make

- Aimee **identifies and prioritizes action areas** (e.g., Medicare, Social Security, retirement plan disbursements, estate planning, tax strategy, and more).
- Curated resources keep employees **focused and informed**.
- For plans with Financial Wellness Plus, Aimee offers **live coaching via phone or chat that can include the employee's spouse** with follow-ups as needed.*



Aimee takes Financial Wellness to the next level

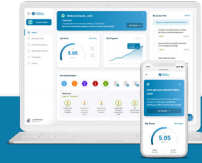
Aimee welcomes employees and is designed, through a personalized introduction and ongoing guidance, to keep them coming back.

There are two ways to participate.* With **Financial Wellness Essentials**, employees have access to:



Aimee

- AI-driven virtual financial coach
- Dynamic financial wellness scores
- Tailored milestones and action plans



Financial Wellness Hub

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



Email Campaign

- Topical content
- Delivered monthly directly to employees

For an added level of support, you can upgrade to **Financial Wellness Plus** which includes access to financial coaching and monthly webcasts.*



1x1 Financial Coaching

- 1x1 private coaching with expert 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 on the spot
- Hosted by expert CFP® professionals

Key benefits

A More Interactive Experience

Aimee delivers guidance in real time and becomes more personalized the more employees engage.

Increased Engagement

Dynamic financial wellness scores, personalized action plans, and achievable milestones motivate employees to keep coming back.

Insights and Enhancements

Aimee is always capturing data and learning from it, enabling richer insights, informing future innovations, and illuminating trends across workforces like yours.

*Fees apply. Contact your financial advisor or VRPA Client Service Team to learn more.

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