

Employee Financial Wellness fosters a workforce of healthier, happier, and more productive employees.¹ We have spent decades developing a comprehensive Financial Wellness Program that leverages behavioral economics research and combines reliable technology with personal support to assist employees in achieving more successful retirement outcomes. The program engages employees directly and offers tools and resources to help guide them towards a more secure financial future. The components of Pensionmark's Financial Wellness Program include:

- Personal Financial Portal
- Employee Gap/Needs Analysis
- Employee Retirement Connect
- Online Education Center
- Social Media

Personal Financial Portal

Our **Personal Financial Portal (PFP)** offers individuals a simple and secure online location where they can monitor the financial components of their life, allowing them to make more informed investment and lifestyle decisions. PFP features include:

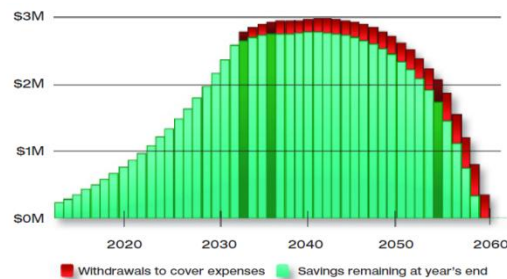
- **Monitor Accounts** in one secure location
- **Updated Daily** in real time
- **Track Spending Habits**, monitor cash flow, create budgets, and compare assets against goals
- **Workshops** on spending and investing
- **Mobile Access** on your smart phone
- **Access Reports** on cash flow, retirement, investments, and more
- **Track Rewards** such as frequent flyer miles, hotel rewards, credit card points, and get alerted before expirations



Employee Gap/Needs Analysis

A **gap analysis** can be generated from the Personal Financial Portal and may help your employees assess if they are on track to meet their retirement goals. It provides individuals with personalized tools to help them manage their progress and if needed, offers ideas on how they can adjust their financial strategy.

How long can your savings last?



* This graphic of the tool is for illustration purposes only. This is a hypothetical example and is not representative of any individual. Your results may vary.

¹ Source: Financial Finesse.

² Materials provided through the Financial Wellness Program may include those prepared by third parties.

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Employee Retirement Connect

Keeping your employees informed and engaged is a crucial part of guiding them towards pursuing more successful retirement outcomes and ultimately, helping them to retire with dignity. **Retirement Connect** consists of a comprehensive suite of deliverables sent directly to your employees to help them stay updated on retirement and market trends.² Retirement Connect includes the following components:

- **Reinventing Retirement Newsletter:** General retirement and financial planning information, available in English and Spanish (4/year)
- **Call-to-Action Campaign:** Topics designed to create participant action (8/year)
- **Monthly Educational Webinars:** Covering a wide spectrum of relevant and applicable topics
- **Market Insight/Outlook:** Timely information regarding the market and economy
- **Guide to the Markets:** A comprehensive array of market and economic histories, trends, and statistics
- **Weekly Market Recap:** A weekly look at several indicators of market and economic performance



Online Education Center

Our online **Investor Education Center** offers a variety of interactive tools and resources such as educational videos, webcasts, financial calculators, articles, and newsletters, and more to help individuals navigate their financial choices. It provides pertinent information 24 hours a day, 7 days a week to help individuals stay informed and to assist them in becoming more financially prepared.

Social Media

Social Media is an effective way for our service team to communicate, educate, and build a relationship with your employees while promoting retirement readiness. Our social media sites are designed to provide individuals with the most up-to-date retirement plan news, event announcements, articles, and a wealth of other informative content.



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Watch us on YouTube
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