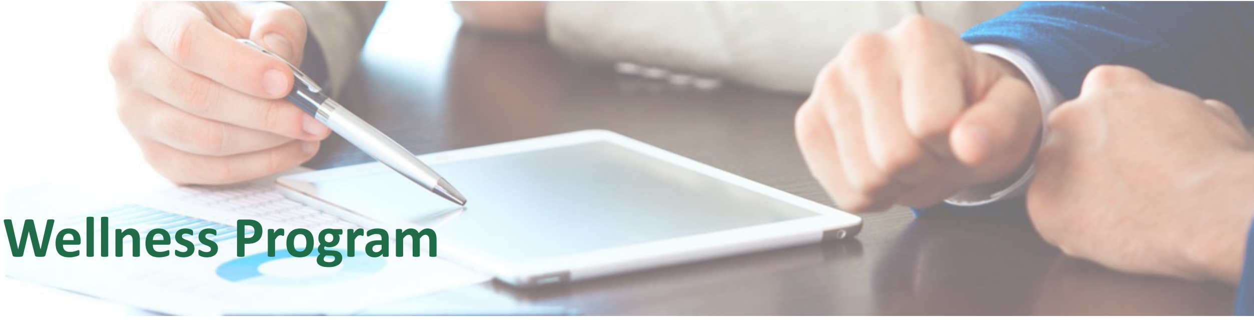


Financial Wellness

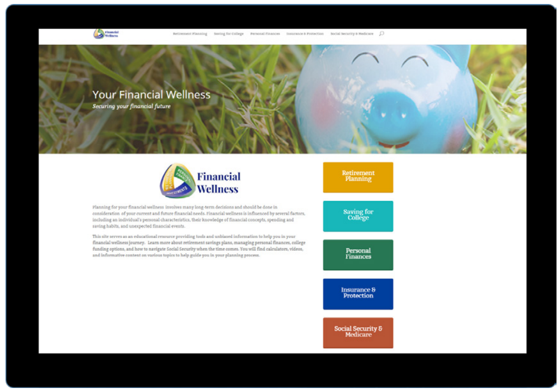
Financial Wellness Program

The Financial Wellness Program consists of three levels of services, all at no cost. The first is a comprehensive suite of self-help tools available on our easy-to-use website. The second is a series of Advisor-delivered workshops, typically presented at the work site. The third is a broad set of detailed planning tools for an Advisor to use while working one-on-one with individual clients.

1. Self-Help Website

The Financial Wellness site is an unbiased educational resource providing a surplus of self-help tools and articles to help our clients achieve financial wellness.

Complete with calculators, videos, and informative content, resources are provided to assist individuals seeking guidance on a range of long-term planning topics. The site is made available at no cost to employers for direct access on their employee portal.



Workshop Curriculum

Retirement Planning	College Savings	Personal Finance
Establishing Your Retirement Needs	Saving for Your Child's College Education	Financial Planning for Retirement
Preparing for the Golden Years		Income Tax Planning
Benefits of Your 403(b) Plan	**Insurance & Protection**	Debt Management
Benefits of Your 457(b) Plan	The Value of Life Insurance	Fundamentals of Investing
Could a Roth 403(b) Help You?	The Value of Long Term Care Insurance	Mutual Fund Basics
Understanding Individual Retirement Accounts (IRA)		Staying the Course in Difficult Times
	Social Security	
	Social Security: When to Start Benefits	

2. Educational Workshops

Advisor-delivered financial workshops are an integral component of the comprehensive Financial Wellness Program. The curriculum provides educational information on topics from Establishing Retirement Needs to Saving for College Education and more.

Advisors have access to a host of workshop tools, presentations, scripts and one-page workshop descriptions developed for clients at all levels of financial understanding.

3. Advisor Planning Tools

The PlannerPortal is a suite of online analytical and presentation tools designed for Advisor use. These Advisor-assisted tools, including calculators and planning modules, can be used to analyze diverse and complex financial concepts, and clearly communicate alternatives and solutions to our clients.

planner portal

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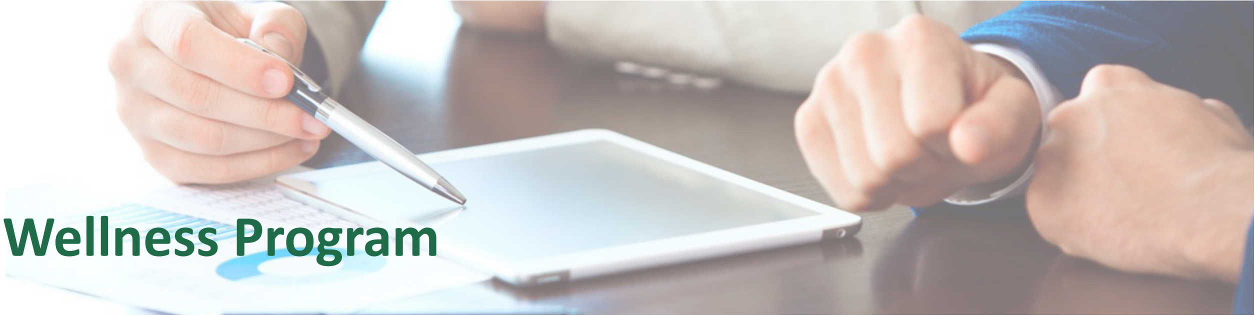
Financial Wellness



Financial Wellness Program

	Retirement Planning	College Savings	Personal Finance	Insurance & Protection	Social Security & Medicare
Financial Wellness Site	✓	✓	✓	✓	✓
Educational Workshops	✓	✓	✓	✓	✓
Advisor Planning Tools	✓	✓	✓	✓	✓

Retirement Planning

Retirement is a significant life event for every client. The Financial Wellness suite of tools is designed to assist clients in achieving a comfortable retirement.

College Savings

Surveys show the second largest financial concern for many individuals is saving for their child's college education. These tools help our clients think through the various paths to achieving that goal.

Personal Finance

From debt management to financial planning to understanding investments, there is a tool to help clients navigate their way to financial wellness.

Insurance & Protection

The Financial Wellness Program is complete with dedicated tools created to explain insurance and protection solutions to meet your needs. Self-help tools, workshops, and Advisor-assisted planning modules are available to help build customized protection plans.

Social Security & Medicare

For many, Social Security and Medicare can be daunting topics. Financial Wellness tools range from basic to complex levels to help clients understand and plan for Social Security and Medicare needs.