

FinPath Wellness

Empowering the shift from
surviving to **thriving**

finpathwellness.com





In the United States, 7 in 10 Americans admit to high levels of financial stress.¹

Financial stress has become the norm in the US, with almost 70% of Americans reporting that they feel stressed about money. Stagnant wage growth, mounting debt, and financial struggles of friends and family members only make it more difficult to break a cycle of poor financial health.

You don't have to go far to see and feel the effects of poor financial health. You can find financial stress in anyone's daily life, whether it be your friends, your relatives - even your boss.

But you have to wonder, Where do people turn for help? A web search can be too broad, a family member can be too personal, and a salesperson disguised as a financial expert is arguably too risky.

At FinPath, we believe financial literacy and financial conversations are the equalizer in empowering the shift from **surviving to thriving**. Our goal is simple: financial guidance and equitable access to economic solutions for every employee who wants it.



Surviving

Living paycheck to paycheck, often having to put expenses on credit cards or payday loans.



Coping

Have barely enough to make end's meet but are stuck with debt and not saving any money.



Building

Have some money put away but not ready for a big unexpected emergency.



Planning

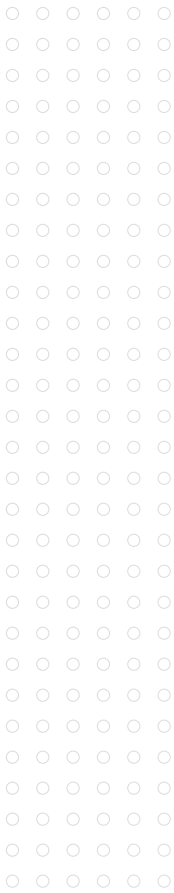
Ready to handle unexpected expenses and still continuing to save each paycheck.



Thriving

Little to no debt other than mortgage. Contributing to long-term financial goals. Confident and thriving.

No one is immune from financial stress

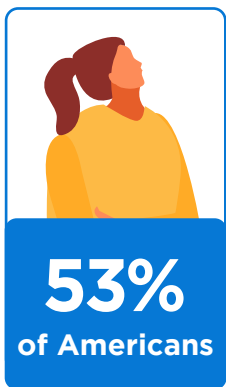


Everyday Americans experience unexpected expenses such as a broken home appliance, a medical bill, or loss of income. The effects of financial stress to the individual can be as equally damaging as a physical blow. Financial shocks aren't a farce — they are personal and real.

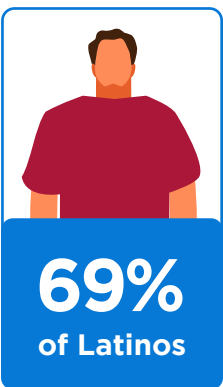
Consider the following challenges your employees face every day:

- Student loans, credit cards, and other outstanding debt cause heavy financial stress on individuals
- Life expectancy has increased over recent decades and people are spending more years in retirement without working
- Workers are not saving enough for emergency funds or to live a comfortable life beyond their working years
- Medical costs keep rising and health savings accounts are not being funded accordingly
- Inadequate solutions like payday loans, bad car loan deals, and high-interest mortgages place a heavy financial burden on people
- Boomers, Gen X and Millenials are all helping either their parents as they retire —or kids as they come back home—making it difficult to break a cycle of poor financial health
- People are often forced to turn to commission-based sales agents for financial advice because they do not have other resources

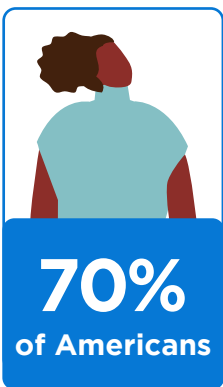
Did you know...



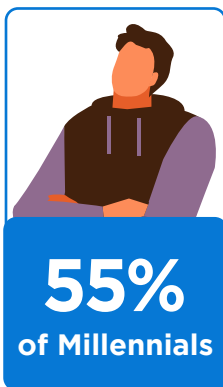
are providing financial assistance for a family member²



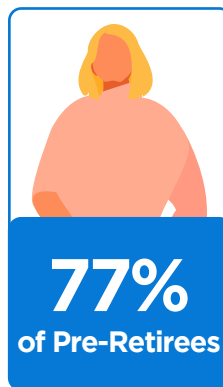
working in the US have **\$0** in savings for retirement³



have **less than \$1,000** of savings for a rainy day⁴



working in the US have **\$0** in savings for retirement⁵



express high concern about their savings keeping up with inflation⁶

OUR PHILOSOPHY

At FinPath, we take employees from surviving to thriving.



At FinPath, we are committed to providing solutions that help empower individuals of all income backgrounds reach financial success. Since our founding, our mission has been the same: to promote financial education and help people understand how significant each financial decision can be.

We understand that while people of distinct socioeconomic backgrounds face hardship at their respective income levels, financial stress is present and can take a detrimental toll on their personal wellbeing. The challenges that come with managing this stress can be especially difficult for those who were not raised in a culture of saving and planning for the future.

Our team strongly believes the best approach to achieve financial wellness is through continuous education and active engagement with financial coaches that help bridge the gaps on complex topics. These same core beliefs are exactly what power FinPath and its mission to improve the financial future of our communities.

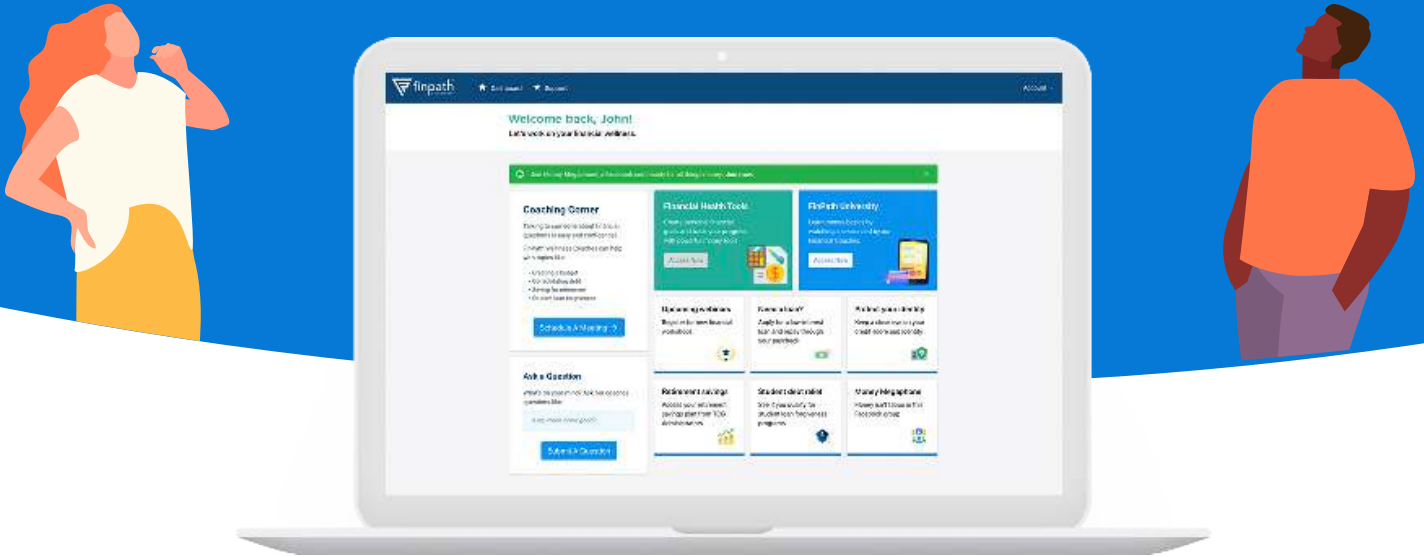
The Multi-Year Approach

We know that the journey from surviving to thriving doesn't happen overnight. For users to build better financial habits, the program requires a keen, detailed process to ensure recurring success. The FinPath program developed a four-year process that fully describes the ways in which organizations can get the most out of FinPath.

YEAR ONE	YEAR TWO	YEAR THREE	YEAR FOUR
Build the Foundation	Optimize Engagement Strategy	Hone Outcomes	Fortify Sustainability

Meet FinPath

The only financial wellness program designed to help individuals take control of their money with the help of certified financial coaches and powerful online financial health tools.



Main Components

**Certified
Financial
Coaching**

**FinPath
University**

**Financial
Health Tools**

**Program
Perks**

Areas of focus



Emergency Savings

From day one, we work hard to help individuals prepare for the next financial shock with a solid emergency savings strategy.



Budgeting & Spending

Financial success doesn't require a lot of money—it just requires a little extra planning. We help give each dollar a purpose.



Debt Management

Piling debt can make it hard to move forward. We help explore potential debt forgiveness options and create a plan to pay down debt.



Credit Score Improvement

Credit worthiness is crucial to financial success. We work to identify areas of opportunity to improve credit scores.



Smart Borrowing

If faced with an emergency expense, payday loans and pulling from retirement savings is often the answer. We provide a better alternative.



Security & Protection

No plan is complete without protection. We help identify areas of need and encourage individuals to seek coverage.

Certified Financial Coaching

Powered by real people

Having financial conversations is important. But the reality is that many people avoid talking about money due to fear. They're afraid it will cause conflict in their relationships or they're afraid of being shamed or judged.

At FinPath, we provide a safe, judgement-free space for individuals to have a conversation about money. Our network of financial coaches have the experience and knowledge to assist participants in tackling any goal—saving, reducing debt, budgeting, or anything in-between.

We all have a story about a bad financial decision we've made, but that should not define us. Our coaches provide the framework and resources to help break bad financial habits and inspire better outcomes.

And with our virtual meeting tool, users can access this help anytime, anywhere with just the click of a button.



Popular coaching topics include:

- Creating and sticking to a budget
- Emergency savings
- Managing and reducing debt
- Understanding and improving credit scores
- Planning for a large purchase
- Buying a car or a home
- Exploring student loan forgiveness
- Planning for retirement
- Cash flow analysis

Certified Financial Coaching

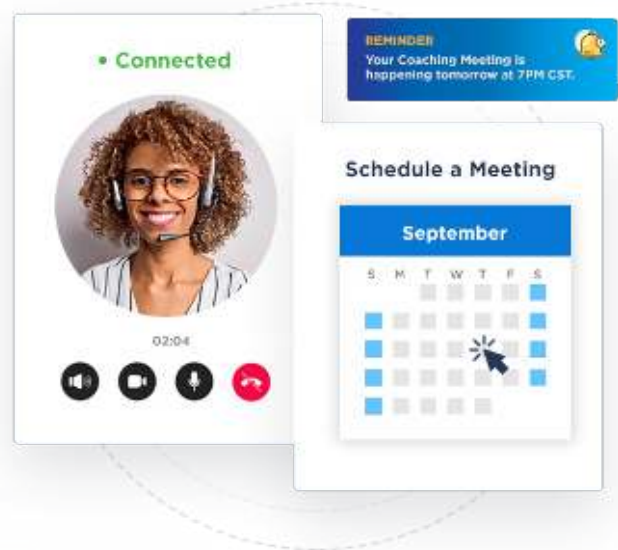
Working with a Coach

About Financial Coaching Sessions

A Financial Coach will demonstrate the basics of money management. This could include—but not limited to—budgeting, debt management, debt collection, and retirement goals.

Coaches are certified in money management and have plenty of experience in working with people in these areas. The goal is to bring these concepts to the forefront of each participant's mind.

Stress and money typically go hand in hand. Instead of focusing on monetary stress, participants can get a handle on their financial situation with the help of a FinPath financial coach.



Financial Coaches will not:

- Force participants to do anything they do not feel comfortable with.
- Force participants to cut up their credit cards (but coaches will encourage participants to do so if they have credit card debt and can't control spending).
- Make phone calls and financial decisions on behalf of any participants. A CERTIFIED FINANCIAL PLANNER™ may be able to do that but a coach is there to guide and teach, not to make decisions for participants.
- Access a participant's financial accounts. However, coaches cannot help without 100% honesty and transparency. If your participants are not ready or willing to come clean, coaches can't do their jobs. Without the full picture, coaches cannot make a big enough impact.
- Build wealth for participants. It's up to the participant to put in the work.
- Promise instant results. This isn't a get-rich-quick scheme. How much debt participants have and how ambitious they are to become debt free will determine how much time it takes to get there.

FinPath University

Financial education for all

At FinPath, we believe meaningful, unbiased access to financial education can lead to better financial habits. For that reason, we developed FinPath University with courses on foundational topics most important to the average person.

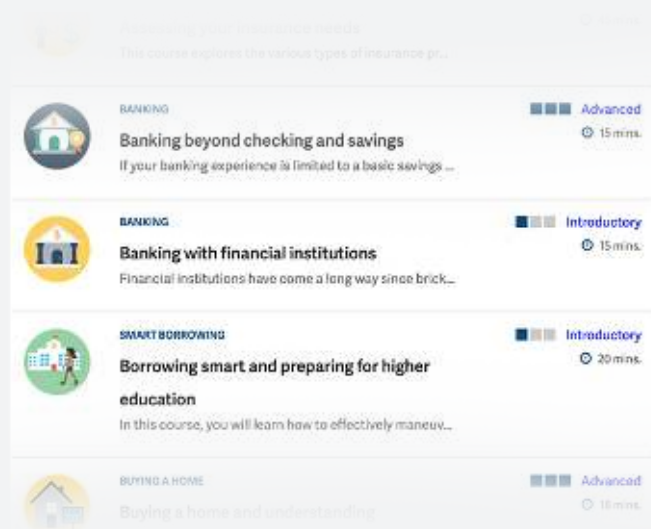
FinPath University is for everyone, regardless of prior financial knowledge or financial habits. Users can start with beginner 101 courses and move to more complex topics, or they can choose to dive right into advanced lessons.

Courses are self paced and can be accessed via phone or desktop. New courses are added periodically to meet the evolving needs of your staff.



Courses cover 30+ financial topics, including:

- Pension plans
- Savings rates
- Banking
- Managing debt
- Impact of interest rates
- Importance of a good credit score
- Financing higher education
- Renting vs owning a home
- Buying a car
- Taxes
- Insurances
- Student loan forgiveness
- Protecting elderly from fraud



Financial Health Tools

Taking the guesswork out of managing money

Whether trying to boost savings, pay off debt faster, or increase credit score, it all begins with making better financial choices every day. But doing that isn't always easy.

FinPath helps take the guesswork out of managing money so users can spend less time planning and more time actually working on their goals. Better planning can mean better financial choices.

With the help of over 30 online financial health tools and calculators, users can create their own unique goals and receive AI-powered recommendations on how to get there. From paying off a credit card to planning vacations to buying a home, FinPath can help recommend steps to accomplish every goal.

It only takes a few small changes in spending and saving habits to place individuals on the right track towards financial success.



Popular Tools



Budgeting & Spending



Credit Score Analyzer



Student Loans



Retirement Analyzer



Home Affordability



Credit Card Pay Down



Auto Buy vs. Lease



Savings Planner



Emergency Savings



ID Theft & Credit Monitoring

FinPath Program Perks

Earn as you learn

The best part of FinPath? The ability to earn as you learn. FinPath provides perks for those who continually engage with the platform. Perks recur monthly with additional campaigns for prizes as a way to encourage engagement and retention.

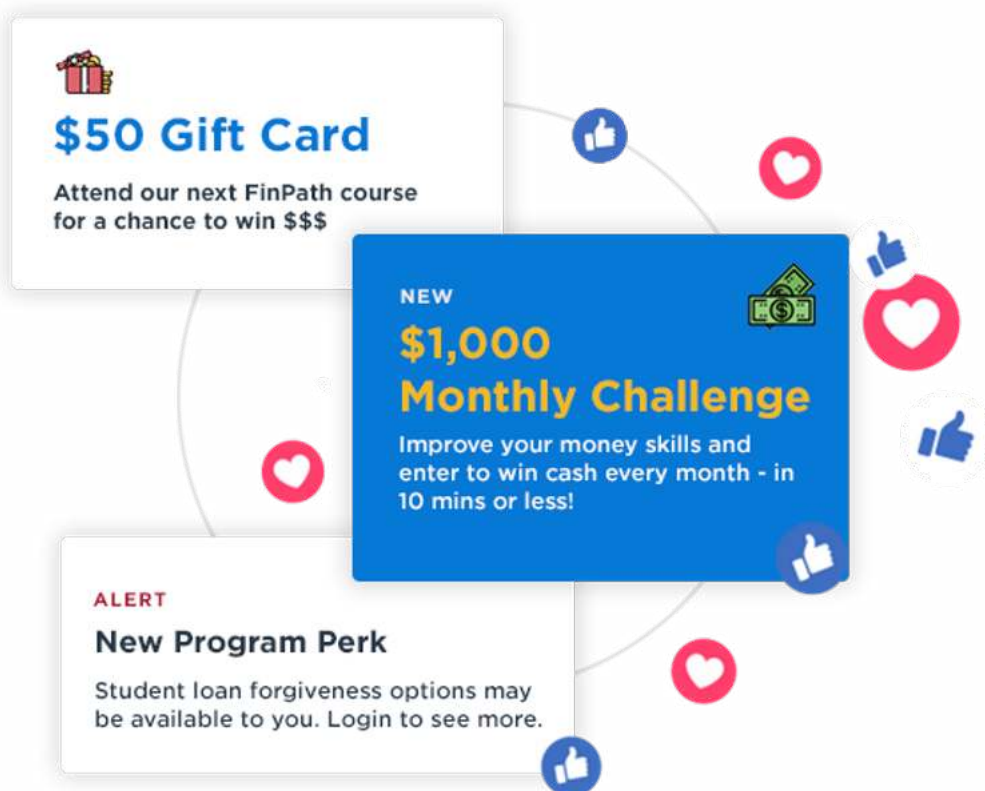
Monetary perks include:

- \$1,000 Monthly Challenge
- Monthly \$50 Amazon Gift Card raffles
- Financial Literacy Month Grand Prize raffle
- FinPath Journey contest prize

Current perks include:

- Student loan forgiveness
- Identity protection and credit monitoring discounts
- Debt consolidation and emergency loans
- Nonprofit referral services

More coming soon!



Strategic Solutions

Powerful tools for long-term success

Unlike other financial wellness programs, FinPath is the first of its kind to be there from start to finish. **We're the only financial wellness program to provide long-lasting solutions to participants.**

These solutions have been negotiated by the people of FinPath to create opportunities for new behaviors, or changes to an existing one, for people to be proactive about their future. Each solution is vetted, which means that our team can personally vouch for the success of each solution.

Our partnered solutions are more than just an additional employee perk; they are benefits that can change lives. In providing strategic financial solutions, employees can now start their journey toward financial freedom.

Payroll-deducted Loans

The ability to pay down debt and increase your credit score is made possible with **payroll-deducted loans**. Unlike traditional lenders, we offer personal loans with high acceptance and low-interest rates.

Student Loan Forgiveness

We provide **student-debt relief** to the borrowers that need it most, calculating repayment and forgiveness options for those with federal student loans.

Identity Theft Protection

Identity theft is an emerging crime - **identity-theft protection** is here to combat an attack. By defending, protecting, and restoring your personal data, your identity is always at the forefront.

Credit Monitoring

Credit reports are sensitive information. We **credit monitor** to keep a close watch on potential and confirmed fraudulent activity.



Client Success Managers

Support you can trust

To ensure long-term program success, each organization is assigned a Client Success Manager.

The Client Success Manager's role is to be the intermediary between FinPath and your organization. They will pro-actively reach out with updates, campaigns, marketing collateral, and other efforts to promote program adoption as well as achieve your organization's desired outcomes.



Rebecca Lenard
FinPath



Javier Zamora
FinPath

Implementation

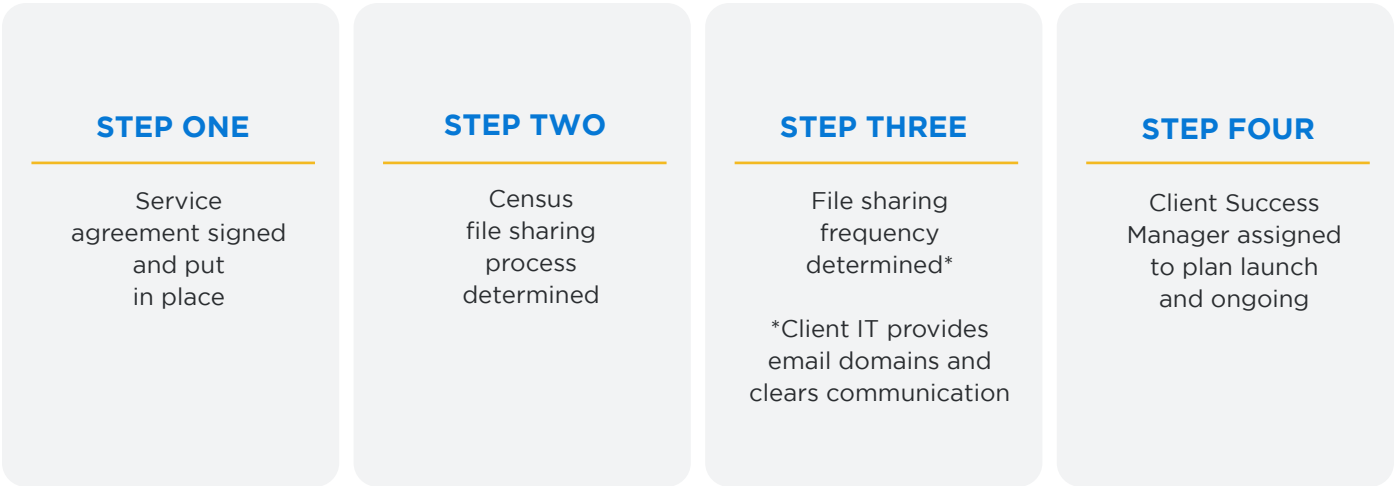
Planning and support

FinPath is designed to be adaptable and fit the unique needs of your staff. With every client that decides to onboard with FinPath, we provide an onboarding, or implementation, process, as well as a support system that goes hand-in-hand with onboarding, which is detailed below.



Implementation process

The implementation process is a straightforward, four-step process that requires communication from both the organization and the FinPath team. It also involves the IT department and Client Success Manager. Below is a framework of how the process is conducted.



Communication and Engagement

Get the 4-1-1

LIVE COURSE

Be Prepared for a Financial Shock: Simple Ways to Build Your Emergency Savings

REGISTER TODAY

Disruptive expenses can make or break your bank account. ⚡

The money you have built up is at risk. Make an emergency savings account today. Monthly contributions can help for your emergency.

Take on Tuesday, May 10 @ 6:30 PM CDT. You also can get the chance to win a \$50 Amazon Gift Card!

Are you prepared for a financial shock?

Yes, I'm Prepared **No, I Need Help**

Did You Miss Our Last Course?

We missed a previous Personal Finance 101: Everything You Need to Know About Your Personal Finance. For you and your family. (30 minutes) follow to watch now.

Watch Now

If you have any general questions, visit with a financial coach that's ready to meet you! [Take a question with this form](#)

BUDG
Personal Finance 101: Intro to Your Finances

Are you feeling behind on your budget? Do you feel like you're struggling to pay your bills? This course will help you understand how to create a budget that works for you. You can learn how to track your spending, set goals, and more. [Read more](#)

BUDG
Biden's Student Debt Relief Effort Continues

The Biden Administration has announced \$100 billion in new student loan forgiveness. This program will help millions of students and their families. [Read more](#)

Thank You!

We would like to thank you for participating in our latest Personal Finance 101: Everything You Need to Know About Your Personal Finance course. We hope you found it helpful and informative. We will continue to provide you with the best content and resources to help you achieve your financial goals.

FinPath is Now on Social Media

Did you hear the news? FinPath is now on social media! Follow us on Facebook, Instagram, and Twitter today. Share what you think about our program and our content with us!

[Facebook](#) [Instagram](#) [Twitter](#)

finpath

We go further with your dollar so you can go further in life

You go further a little every time. We make it happen.

The Average Financial Coaching Session

\$225

FinPath Coaching Sessions

\$0

- 1:1 Coaching Sessions
- Financial Health Tools
- Financial University
- Financial Perks

finpath

Get financial wellness.

Your new benefit is here.

FinPath is an employer-paid program designed to help you take control of your money. If you've ever felt like you can do more with your dollar, FinPath is here for you.

Here's what you get:

- 1:1 Coaching Sessions
- Financial Health Tools
- Financial University
- Financial Perks

Areas of focus:

- Budgeting and spending
- Debt and credit score management
- Emergency savings
- Personal and student loans
- Retirement basics

Activate your free account at
www.finpathwellness.com

Welcome to FinPath!

We're excited to see you up and running with your new account.

Now that you have full access to your FinPath platform, we want to walk you through some elements that'll help you build a successful financial wellness strategy. Here are some key program highlights:

- Unlimited 1:1 Coaching**
We provide a safe, confidential, and judgment-free space for you to discuss a wide range of financial topics. We'll help you achieve your financial goals.
- Financial Health Tools**
Access a variety of financial health tools to help you take action and track progress towards your most important goals.
- Financial Education**
Sharpen your money skills by participating in fun, interactive financial courses designed for FinPath members. New courses are added every month.
- Financial Perks**
Get rewarded for adopting better financial habits! Each month you'll have an opportunity to win some awesome prizes up to \$1,000!

First goal: Get your Financial Health Score!

Log in to your new FinPath account and click the **Financial Health Tools** card from your dashboard to answer a few basic questions about your relationship with money. Based on your health score, you'll unlock access to personalized advice, advice resources, and tools!

Get Your Wellness Score

We're here to help! Financial wellness isn't just for you. It's for everyone. We're here to help you get your wellness score.

[The FinPath Team](#)

Hello there,

If you're new to FinPath, you'll need to know a lot of money to get going. It's a lot of money, so we're here to help you get started.

At FinPath, our Financial Coach is available for unlimited 1:1 coaching to help you with everything that matters most to you. We provide a safe, confidential space for you to discuss your financial goals and challenges. We'll help you achieve your financial goals.

Popular money coaches help with:

- Budgeting and spending
- Managing your budget
- Securing your credit score
- Saving for emergencies
- Paying off debt (student loans, credit cards)
- Saving for a big purchase

Book an appointment!

Setting up an appointment is simple! Log in to your account and click the **Coaching Center** to schedule a time that works for you.

Meet with a Coach

PS: If you don't find a coach that works, submit a question or reply directly in this email. We'll respond as soon as we can!

[The FinPath Team](#)

Tracking & Reporting

Participation Activity

You will receive detailed reports to help track the success of FinPath in your organization. Reports will help provide insight on what areas your employees are improving on and which they should prioritize. Together, we can help target specific areas of opportunity and improve financial wellness.

Reports include impact metrics, including

- Aggregated financial coaching sessions results
- Number of users using the platform
- Learning module activity use
- List of most popular topics
- Health score trend analysis



Summary

Your employees are faced with growing personal challenges that make it difficult to address their own personal financial situation. With the majority of Americans taking financial stress to work, it's up to you to help them break a cycle of poor financial health.

FinPath has all the proper tools in place to help individuals get on track and reduce their financial stress. As their employer you have the power to offer them a service that can help them throughout their lifetime and lead them to a financially-independent future beyond their working years.



Full Benefits

- Unlimited access to 1:1 financial coaching
- FinPath University courses, updated with fresh content each quarter
- Financial Health Score Tracker
- 100+ financial blogs and articles
- 30+ financial calculators
- 15+ downloadable worksheets
- Monthly contests, including cash prizes
- Virtual events throughout the year
- Monthly email communication to all participants
- Marketing collateral templates and support
- Turnkey implementation
- Universal eligibility file upload
- Impact reports
- Client Success Manager support

Important Disclosures

FinPath is offered through RPW Solutions. HUB International, owns and operates several other entities which provide various services to employers and individuals across the U.S.

Employees of HUB International may offer securities through partner Broker Dealers not affiliated with HUB. Employees of HUB International provide advisory services through both affiliated and unaffiliated Registered Investment Advisors (RIA). Global Retirement Partners, LLC, HUB Investment Advisors, TCG Advisors, Millennium Advisory Services, and Sheridan Road Advisors, LLC are wholly owned subsidiaries of HUB International.

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Past performance is not a guarantee of future returns. No current or prospective client should assume that the future performance of any investment or investment strategy referenced directly or indirectly in this presentation will perform in the same manner in the future. Different types of investments and investment strategies involve varying degrees of risk. All investing involves risk. Nothing in this presentation should be construed as guaranteeing any investment performance.

SOURCES

¹70% of Americans say they are struggling financially. (November 14, 2019) Retrieved from <https://finhealthnetwork.org/70-of-americans-say-they-are-struggling-financially>

²53% of Americans are providing financial assistance for a family member (2018) Retrieved from <https://www.aarp.org/money/budgeting-saving/info-2018/millennials-rely-on-families.html>

³69% of Latinos working in the US have \$0 in savings for retirement (2018) Retrieved from <https://www.nirsonline.org/reports/latinos-retirement-insecurity-in-the-united-states/#:~:text=Only%2031%20percent%20of%20all,hurdle%20to%20Latino%20retirement%20security.>

⁴69% of Americans have less than \$1,000 in savings for a rainy day. (45% have no savings at all.) (December 16, 2019) Retrieved from <https://www.gobankingrates.com/banking/savings-account/americans-have-less-than-1000-in-savings/>

⁵55% of Millennials working in the US have \$0 in savings for retirement. (2019) Retrieved from <https://www.businessinsider.com/personal-finance/millennials-say-they-cant-afford-to-save-for-retirement-2019-10>

⁶77% of Pre-Retirees express high concern about their savings keeping up with inflation (2021) Retrieved from <https://www.valuepenguin.com/news/retirees-more-concerned-about-inflation-than-healthcare>

FinPath | Financial Wellness

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