finpath™

FinPath
Client Success Guide

Everything you need to help your staff begin their journey to financial wellness.

www.finpathwellness.com

Table of Contents

Welcome Aboard!

We're happy you're here.

7 in 10 Americans rank finances as their #1 stressor. Financial stress can be debilitating, both for those who have good financial habits and those who don't.

FinPath is here to change that.

With FinPath, our mission is to provide solutions that help empower individuals to go from **safety to freedom.** Since our founding, our calling is to promote personal financial success in three simple ways: certified Financial Coaches, education, and strategic solutions.

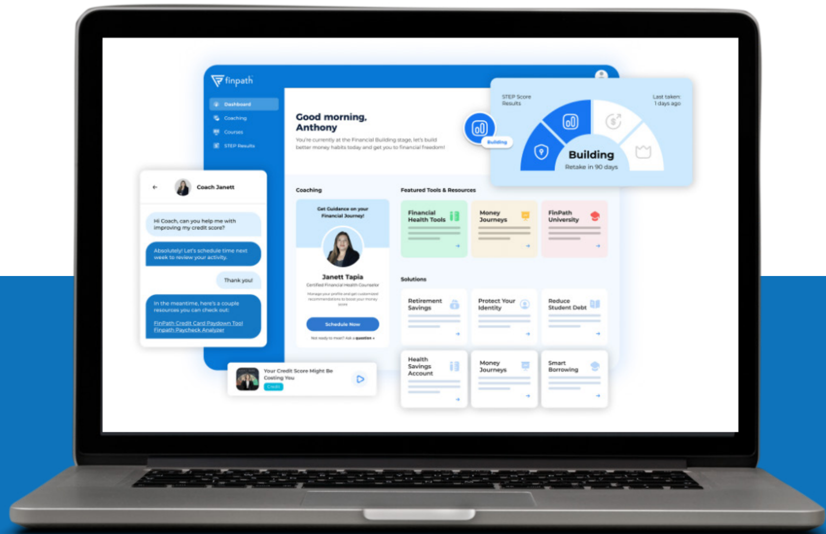
Our team strongly believes that the best approach to financial wellness is through continuous education and active engagement with Financial Coaches. Not only do they bridge the gap on complex topics, but they help individuals understand how significant each financial decision can be.

In this guide, you will find everything you need to make this program a success and entrust your staff toward financial well-being.

We look forward to the journey ahead.

About FinPath

FinPath is an employer-paid financial wellness program designed to help you take control of your money. If you've ever felt like you can do more with your dollar, FinPath can help with its trusted financial coaches and powerful online financial health tools.



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.

Client Success

Learning more about what financial burdens and stressors your employees experience every day can help you make better decisions about the benefits that would help them the most. Together, we can identify new opportunities to improve financial wellness with the Client's Statute of Success. This is a combination of progress reports for your organization that will provide you pertinent information about adoption and progress of FinPath.

Statute of Success

- Quarterly meetings
- Email health
- User activity
- Reporting
- Aggregated financial coaching sessions results
- Participation rates
- Learning module activity
- List of most popular topics
- Health score trend analysis

Reporting will not only offer insight into employee behavior, but it will ensure that your organization achieves success out of the program.

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

Tech Requirements

There are a few tech requirements to ensure FinPath is running smoothly on your devices. This list was created for your technology team, and it contains all the information you need for Safelisting our communication channels. If your organization has any type of spam filter enforced, participants may not be able to receive their activation code to register their account, nor will they be able to receive any other communications or updates.

1 Mbps average internet connection speed per user

Web Browser

- Microsoft Edge
- Microsoft Internet Explorer 11
- Mozilla Firefox (Version 100+)
- Google Chrome (Version 100+)
- Safari (Version 18+)

Mobile Browser

- Android 7.0+
- iOS 12+ Safari

Cookies enabled

JavaScript enabled

Flash enabled

Email Delivery IPs

- ip4:199.255.192.0/22
- ip4:199.127.232.0/22
- ip4:54.240.0.0/18
- ip4:69.169.224.0/20
- ip4:23.249.208.0/20
- ip:23.251.224.0/19
- ip4:76.223.176.0/20
- ip4:54.240.64.0/19
- ip4:54.240.96.0/19
- ip4:76.223.128.0/19
- ip4:216.221.160.0/19
- ip4:206.55.144.0/20

DMARC, DKIM and SPF authenticated

Domains

- @hubinternational.com
- @finpathwellness.com

Eligibility File Information

***Employee Unique ID**	Up to 30 characters
SSN	9 digits, no dashes, leading zeros
***First Name**	Up to 30 characters
***Last Name**	Up to 30 characters
Middle Name	Up to 30 characters
Address	Up to 50 characters
City	Up to 20 characters
State	Up to 2 characters
Zip Code	5 characters or 10 characters with dash
Marital Status	Up to 1 character
Gender	Up to 1 character
Race	Up to 30 characters
Phone	10 digits with area code (dashes do not matter)
***E-mail**	Up to 50 characters
***Birth Date**	MM/DD/YYYY
***Hire Date**	MM/DD/YYYY
Rehire Date	MM/DD/YYYY
***Termination Date**	MM/DD/YYYY
Job Position	Up to 30 characters
****Gross annual Income**	Up to 6 characters (no punctuation)
****Payroll ID**	Up to 30 characters
****Benefits Eligibility**	(Y/N)
****State of Employment**	Up to 2 characters
****Employment Status**	Active/Inactive

The information listed in the Eligibility specifications is there in order to make the user experience the best it can be. Providing this information ahead of time will not only create a better user experience for your employees, but it also gives our Financial Coaches the opportunity to help the users make better decisions on their personal finance goals. The Participation Reports will also use the demographic information gathered from this data file to segment your employees and understand the different needs of the niches within your organization.

The ongoing eligibility file should contain one record (one row) for each employee and one column for each required field. All eligible employees should be included on the Eligibility File. The required fields are on the left.

Naming preference: file type, date posted (ex. Eligibility file - 6.30.2018).

File Type: CSV

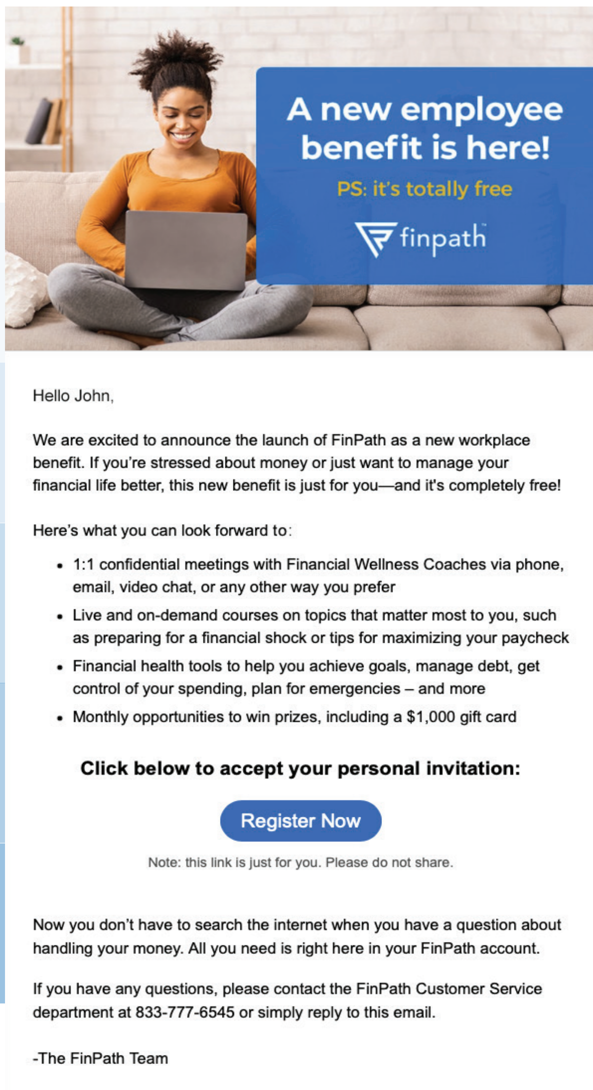
*All fields are required.

**If you have employees with identical payroll frequencies on separate schedules, we suggest adding a number after the letter (i.e. M1 for monthly employees paid on the first of the month, M2 for monthly employees paid on the 15th of the month).

Launch

Let's get the show on the road.

The most important element to a successful launch is buzz. Without buzz, your employees won't know about this great new benefit available to them. Because the most successful programs are the ones we are able to work with closely, we have developed a variety of content to support the launch of your program. We have also developed a launch timeline for you to track engagement, which is featured below.


A new employee benefit is here!

PS: it's totally free

finpath

Hello John,

We are excited to announce the launch of FinPath as a new workplace benefit. If you're stressed about money or just want to manage your financial life better, this new benefit is just for you—and it's completely free!

Here's what you can look forward to:

- 1:1 confidential meetings with Financial Wellness Coaches via phone, email, video chat, or any other way you prefer
- Live and on-demand courses on topics that matter most to you, such as preparing for a financial shock or tips for maximizing your paycheck
- Financial health tools to help you achieve goals, manage debt, get control of your spending, plan for emergencies – and more
- Monthly opportunities to win prizes, including a $1,000 gift card

Click below to accept your personal invitation:

Register Now

Note: this link is just for you. Please do not share.

Now you don't have to search the internet when you have a question about handling your money. All you need is right here in your FinPath account.

If you have any questions, please contact the FinPath Customer Service department at 833-777-6545 or simply reply to this email.

-The FinPath Team

A preview image of the Launch email

Launch Timeline

Email from Employer

- Email template provided

Pre-launch Email

- FinPath is coming soon

Launch Email

- Review of key benefits
- Instructions for registering/setting up account
- Personal URL included

Post-launch Email

- Sent 5-7 days after launch to employees who haven't responded yet
- Reminder to take advantage of FinPath

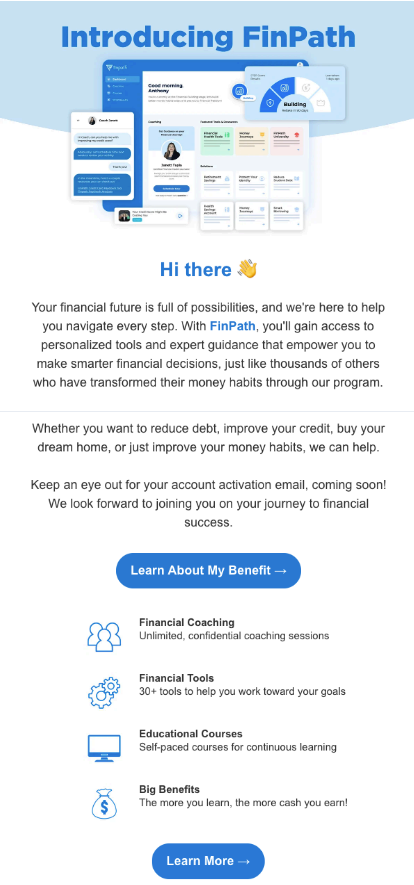
Town Hall Invitation

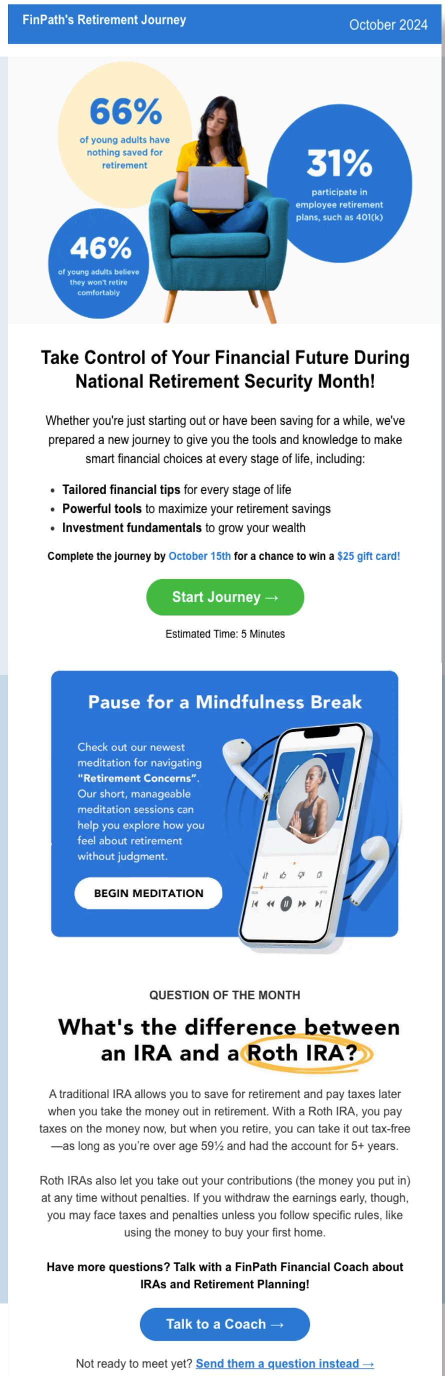
- Sent 2-4 weeks after launch
- Invitation to attend live online event Q&A and review of features and benefits

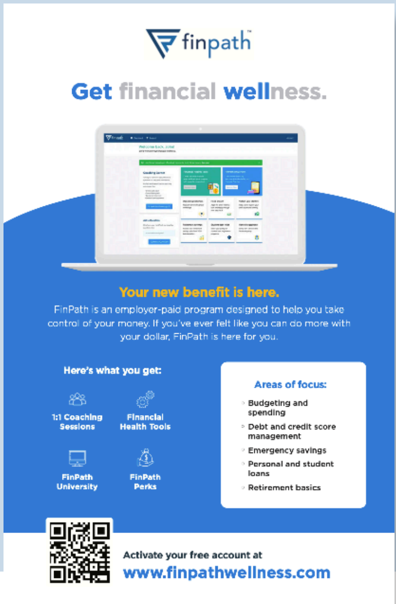
Post Launch

Taking the reins

With every FinPath registration, post launch materials will be provided. This includes a monthly newsletter and the monthly FinPath Journey flyer, as well as a host of engagement activities to keep communication steady.







Engagement Activities

Engaging in activities such as town hall meetings, workshops, and coaching campaigns is crucial for the success of your financial wellness program. These initiatives not only enhance employees' financial literacy but also demonstrate a tangible commitment to their overall well-being, fostering a more engaged and productive workforce.

Educational Workshops

Led by a Financial Coach, participants gain knowledge and learn actionable next steps on key financial topics.

In-Person Coaching

Meet in person one-on-one with a Financial Coach at on-site locations.

Departmental Workshops

Share the benefits of FinPath during a department meeting. These range 30-45 minutes.

Town Hall Meetings

Get to know the FinPath Wellness benefit within the first 30 days via a Zoom meeting.

Open Enrollment

FinPath representative onsite during open enrollment events.

Professional Development

FinPath representatives provide financial education and highlight the benefit to employees.

New Hire Orientation

New employees can learn about FinPath from on-site support during New Hire Orientation.

Wellness and Benefit Fairs

Much like Professional Development days, we provide in-person help during employee fairs.

Registration Campaigns

Increase FinPath account registration and give employees the opportunity to win prizes.

Coaching Campaigns

Increase FinPath coaching sessions and give employees the opportunity to win prizes.

Financial Literacy Month

FinPath provides a variety of resources to improve financial wellbeing for employees every April. Prizes included each week.

Specialized Support

Employees can get financial education around key life milestones, with the chance to earn prizes in return.

Disclaimer: Workshops that receive lower than 10 registrations will need to be rescheduled to a more convenient time.

Additional Engagement Activities

You care about the well-being of your employees; we wouldn't be here if you didn't. We want to ensure we are keeping your employees engaged in the program. It can be a diffcult job keeping track of who or who isn't engaged, so we created, improved, and *recreated* a number of different ideas for your employees to stay active in the program. This page will give you a variety of activities to choose from.

Digital Media

- Email Announcements
- Social Media Posts
- Newsletters

Traditional Media

- Break Room Posters
- Mailbox Flyers
- Postcards

Automated Engagement

- Post-Registration Email Campaign
- Monthly Newsletters
- Monthly Live Courses hosted by our FInancial Coaches and other industry specialists
- $1000 Grand Prize

Scheduled Engagement

- Intro Presentation
- Incentives and Contests
- Additional activities are available upon request
- Benefit Fairs
- Employee Training Days
- Health/Wellness Initiatives/Events

facebook.com/finpathwellness
@finpathwellness

instagram.com/finpathwellness
@finpathwellness

x.com/finpathwellness
@finpathwellness

linkedin.com/company/finpathwellness
@finpathwellness

Follow FinPath on Social Media

As part of the Welcome Kit, keep in touch with FinPath by adding us on social media! We post weekly updates about upcoming events, program features, and ongoing incentives.

Dedicated Employer Resource Center

For all support documents, videos, toolkits and resources, head to:
finpathwellness.com/resource-center/

Important Disclosures

FinPath is a program by TCG Advisors, a HUB International Company. This brochure is not authorized for use as an offer of sale or a solicitation of an offer to purchase investments. This brochure is for informational purposes only and does not constitute an offer to sell, a solicitation to buy, or a recommendation for any security, or as an offer to provide advisory or other services in any jurisdiction in which such offer, solicitation, purchase or sale would be unlawful under the securities laws of such jurisdiction.

TCG Advisory Services, LLC ("TCG Advisors") is a registered investment advisor regulated by the U.S. Securities and Exchange Commission (SEC) and registered municipal advisor, subject to the Rules and Regulations of the Investment Advisor Act of 1940, and is a part of HUB International. Registration does not imply a certain level of skill or training. TCG Advisors' parent company, HUB International, owns and operates several other entities which provide various services to employers across the U.S. Those affiliates sometimes provide services to TCG Advisors' Clients. These affiliates are TCG Consulting Services, LLC, and TCG Administrators, LP (f/k/a JEM Resource Partners, LP). The business activities of these companies are discussed in its ADV Part 2A. TCG Advisors is located in Austin, Texas, and a copy of its Form ADV Part 2 and Part 3 are available upon request.

Past performance may not be indicative of any future results. No current or prospective client should assume that the future performance of any investment or investment strategy referenced directly or indirectly in this brochure 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—and may experience positive or negative growth. Nothing in this brochure should be construed as guaranteeing any investment performance.

FinPath | Financial Wellness

900 S Capital of Texas Hwy, Suite 350 Austin, TX 78746

833-777-6545

www.finpathwellness.com

finpath™