FinPath
by HUB

FinPath
Client Success Guide

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

www.finpathwellness.com

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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.

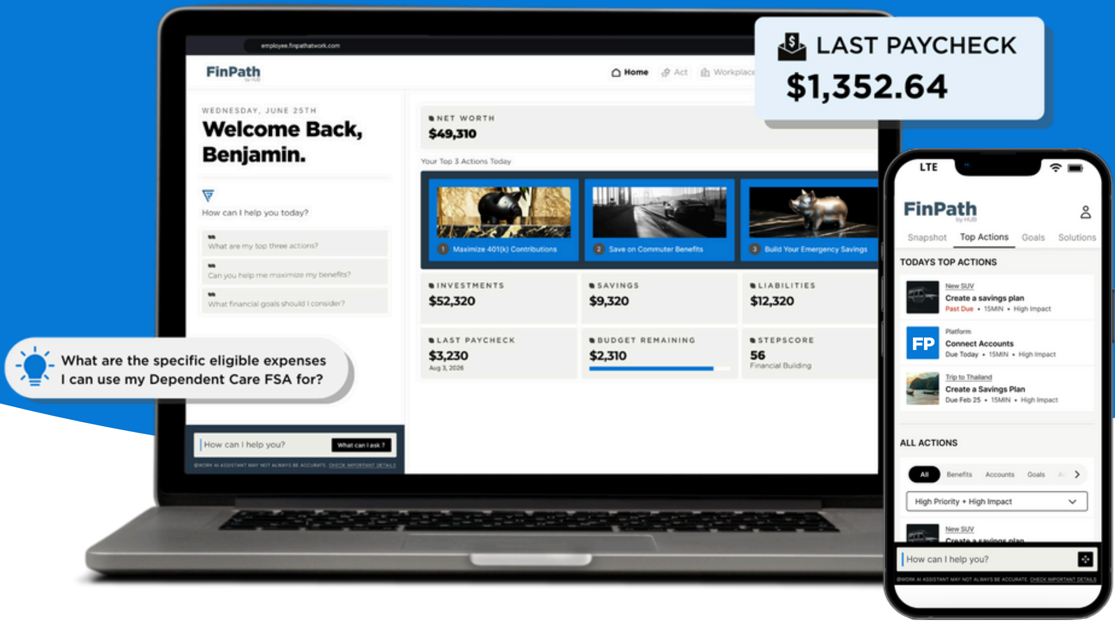
Our team strongly believes that the best approach to financial wellness is through continuous education and active engagement with Financial Coaches. Not only do they bridge the gap on complex topics, but they help individuals understand how significant each financial decision can be.

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.

Meet FinPath by HUB

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

Confidential Financial Coaching

FinPath University Courses

Digital Money Assistant

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.

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

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.

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

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.

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

Client Success Managers

Support you can trust

Rebecca Lenard
FinPath

Javier Zamora
FinPath

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.

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

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

This file is a simple .csv file containing the below data points. The optional fields will provide us additional employee information to create a more personalized participant coaching and learning experience.

Required Fields:

Header	Specifications	Example
First Name	Up to 30 characters	John
Last Name	Up to 30 characters	Doe
Email	Up to 50 characters	name@clarkcounty.org
Date of Hire	MM-DD-YYY	01-01-1999
Date of Termination	MM-DD-YYY	01-01-1999

Optional Fields:

Header	Specifications	Example
Employee Unique ID	Up to 30 characters	ABC123
Social Security Number	9 digits, no dashes	123456789
Address	Up to 50 characters	100 Street
City	Up to 20 characters	Las Vegas
State	Up to 2 characters	NV
Zip Code	Up to 5 characters	88901
Gender	Up to 1 character	M
Phone	10 digits including area code (dashes do not matter)	555-555-5555
Date of Birth	MM-DD-YYYY	01-01-1999
Date of Rehire	MM-DD-YYYY	01-01-1999
Job Position	Up to 30 characters	Teacher
Gross Annual Income	Up to 6 digits (no punctuation)	40000
Payroll ID	Up to 30 characters	Payroll 1
Benefits Eligibility	Y/N	Y
State of Employment	Up to 2 characters	NV
Employment Status	Active/Inactive	Active

Payroll Integration Guide

Nothing is more important than protecting your employees' data. Automatically and securely sync your payroll to help your employees thrive financially. No juggling spreadsheets or time- consuming manual uploads.

Getting Started

1. Our team creates a secure link for you to receive instructions and begin connecting your account
2. Log into your HR or Payroll Provider
3. Complete the instructions to add FinPath access
4. We confidentially and seamlessly pull in your employees' pertinent and approved information to FinPath to start onboarding and update monthly
   - Frictionless set up
   - Bank-grade security to protect data
   - Fewer manual tasks for your team
   - Always up to date - no chasing info or doing double work

Seamless integration:

- No manual data or CSVs
- No re-uploading needed
- Monthly automatic updates
- Best-in-class encryption protocols
- Hosted on cloud infrastructure

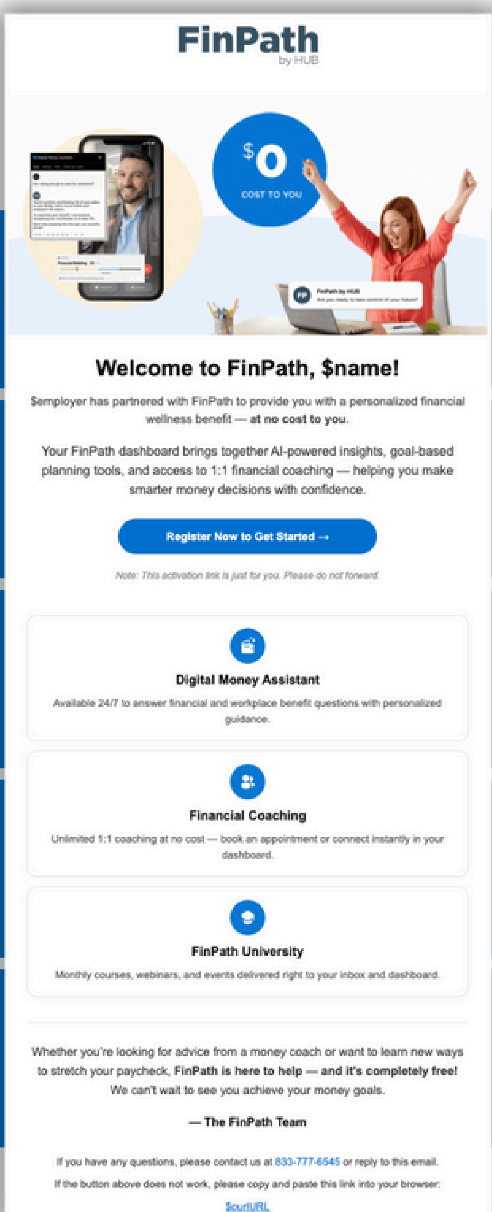
Providers that can Integrate

- **200+ HRIS and Payroll Providers List**

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.



FinPath
by HUB

$0
COST TO YOU

Welcome to FinPath, $name!

$employer has partnered with FinPath to provide you with a personalized financial wellness benefit — **at no cost to you.**

Your FinPath dashboard brings together AI-powered insights, goal-based planning tools, and access to 1:1 financial coaching — helping you make smarter money decisions with confidence.

Register Now to Get Started →

Note: This activation link is just for you. Please do not forward.

Digital Money Assistant
Available 24/7 to answer financial and workplace benefit questions with personalized guidance.

Financial Coaching
Unlimited 1:1 coaching at no cost — book an appointment or connect instantly in your dashboard.

FinPath University
Monthly courses, webinars, and events delivered right to your inbox and dashboard.

Whether you're looking for advice from a money coach or want to learn new ways to stretch your paycheck, **FinPath is here to help — and it's completely free!** We can't wait to see you achieve your money goals.

— The FinPath Team

If you have any questions, please contact us at 833-777-6545 or reply to this email.
If the button above does not work, please copy and paste this link into your browser:
$urlURL

Launch Timeline

Email from Employer
- Email template provided
- Introduces FinPath to employees

Pre-Launch Email
- FinPath is coming soon
- Serves as a test email

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

Post-Launch Email
- Sent after launch to employees who haven't registered
- Reminder to take advantage of FinPath

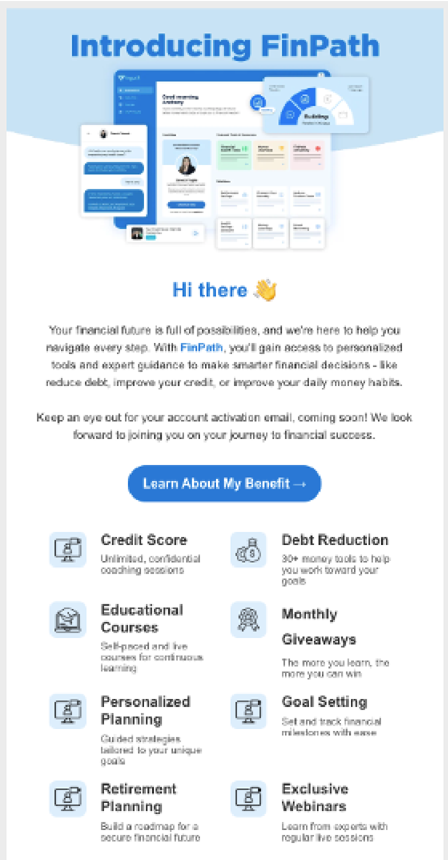
Meet FinPath
- Review of features and benefits
- Can be sent anytime before or after launch

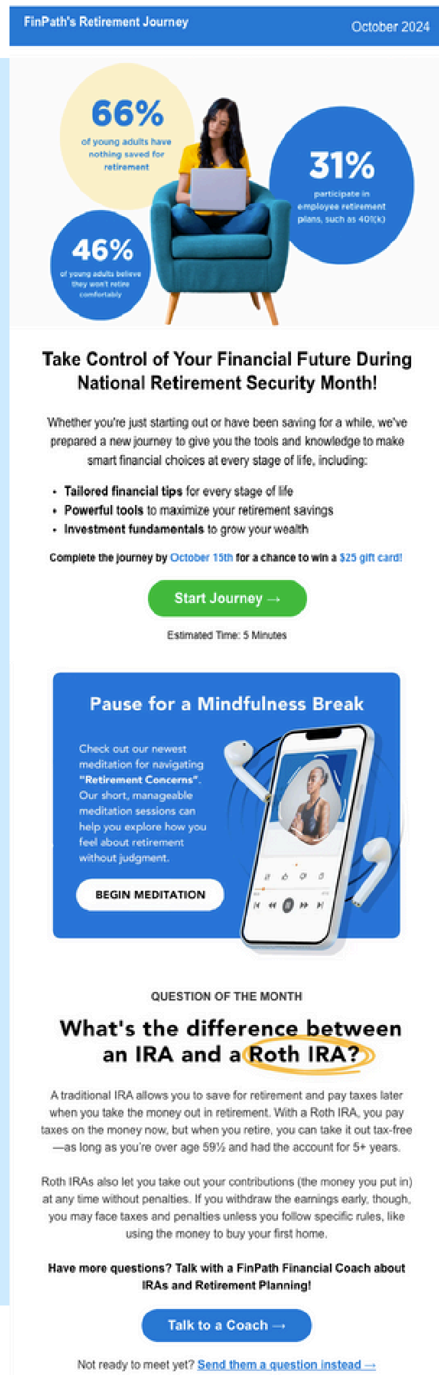
A preview image of the Launch email

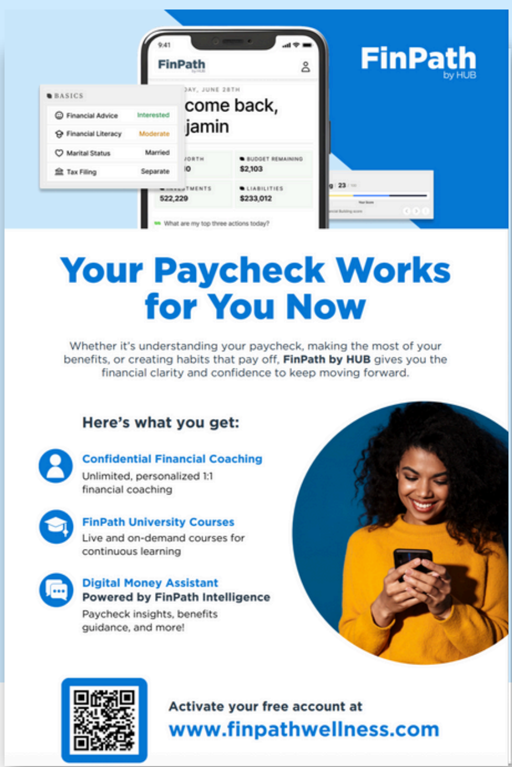
Post Launch

Taking the reins

We have a variety of post launch materials available to keep employees excited and engaged with their financial wellness benefit. From email campaigns and post cards to flyers and posters, you'll be equipped to make sure employees know about their benefit from all channels.







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.

NOTE: Activities vary on client service level agreement. Please work with your client success manager to determine which activities are included.

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 virtual 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 Fair

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

- [x] Email Announcements
- [x] Social Media Posts
- [x] Newsletters

Traditional Media

- [x] Break Room Posters
- [x] Mailbox Flyers
- [x] Postcards

Automated Engagement

- Post-Registration Email Campaign
- Monthly Newsletters
- Monthly Educational Activities
- Monthly Live Courses hosted by our Financial Coaches
- Gift Card Giveaways

Scheduled Engagement

- Intro Presentation
- Incentives and Contests
- Benefit Fairs
- Employee Training Days
- Health/Wellness Initiatives/Events

Additional activities are available upon request

Follow FinPath on Social Media

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

facebook.com/finpathwellness
@finpathwellness

instagram.com/finpathwellness
@finpathwellness

x.com/finpathwellness
@finpathwellness

linkedin.com/company/finpathwellness
@finpathwellness

Dedicated Employer Resource Center

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

Important Disclosures

FinPath by HUB 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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