

FinPath Client Success Guide

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



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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.

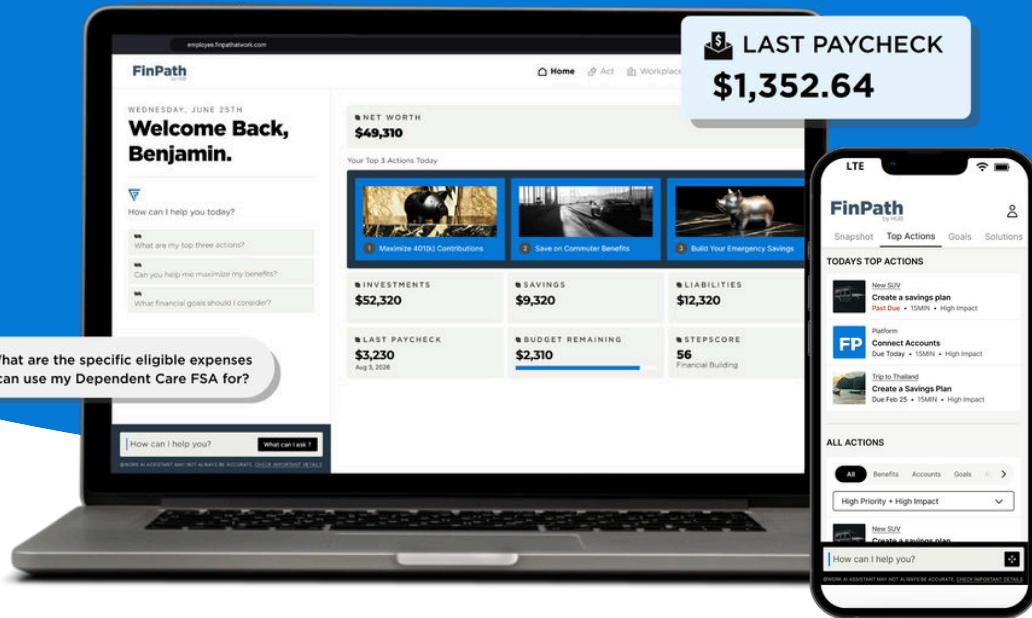
In this guide, you will find everything you need to make this program a success and entrust your staff toward financial well-being.

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.



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

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
 - o Frictionless set up
 - o Bank-grade security to protect data
 - o Fewer manual tasks for your team
 - o 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

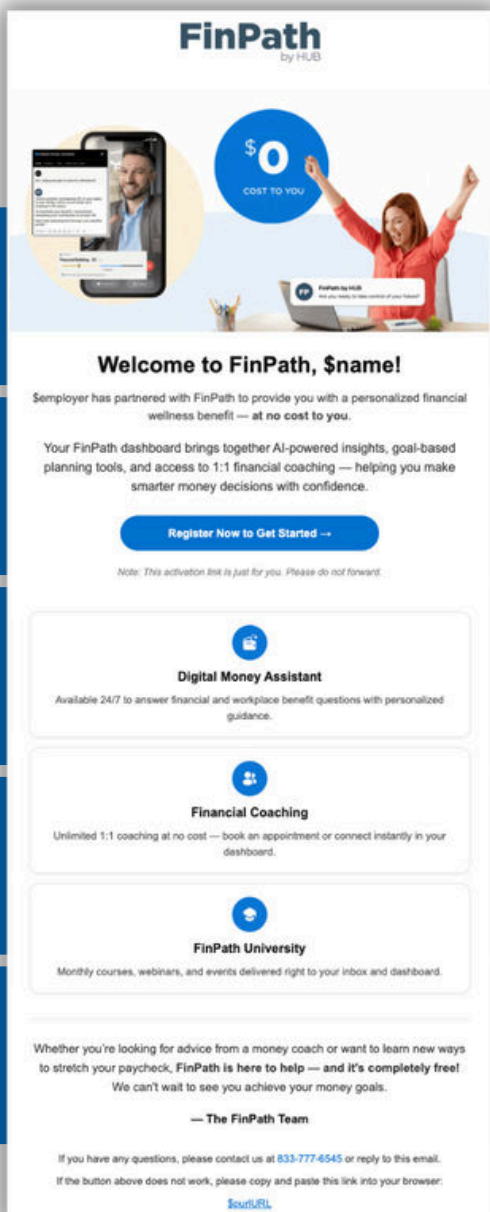
Providers that can Integrate

- o [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.



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

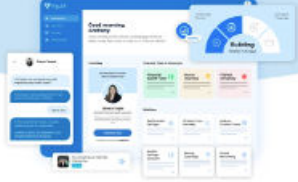
A preview image of the Launch email

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.

Introducing FinPath



Hi there 🌟


Your financial future is full of possibilities, and we're here to help you navigate every step. With **FinPath**, you'll gain access to personalized tools and expert guidance to make smarter financial decisions - like reduce debt, improve your credit, or improve your daily money habits.

Keep an eye out for your account activation email, coming soon! We look forward to joining you on your journey to financial success.

[Learn About My Benefit →](#)

- Credit Score**
Unlimited, confidential coaching sessions
- Debt Reduction**
30+ money tools to help you work toward your goals.
- Educational Courses**
Self-paced and live courses for continuous learning
- Monthly Giveaways**
The more you learn, the more you can win
- Personalized Planning**
Guided strategies tailored to your unique goals
- Goal Setting**
Set and track financial milestones with ease
- Retirement Planning**
Build a roadmap for a secure financial future
- Exclusive Webinars**
Learn from experts with regular live sessions

Hi, You Have (1) New Message from Financial Coach Janet!



Hi 🌟

Thanks for scheduling your first financial coaching session. You just took your first step towards financial freedom. Whether you're looking to tackle debt, save for the future, or just feel more confident about your finances, I'm here to support you every step of the way.

[View Video Message →](#)

[Go on a quest!](#)

FinPath's Retirement Journey

October 2024

66% of young adults have nothing saved for retirement

31% participate in employee retirement plans, such as 401(k)

46% of young adults believe they won't retire comfortably

Take Control of Your Financial Future During National Retirement Security Month!

Whether you're just starting out or have been saving for a while, we've prepared a new journey to give you the tools and knowledge to make smart financial choices at every stage of life, including:

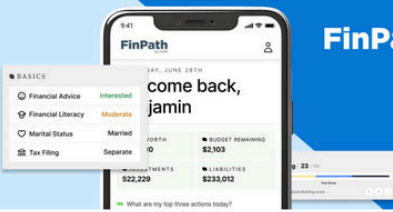
- Tailored financial tips for every stage of life
- Powerful tools to maximize your retirement savings
- Investment fundamentals to grow your wealth

Complete the journey by **October 15th** for a chance to win a \$25 gift card!

[Start Journey →](#)

Estimated Time: 5 Minutes


Your Paycheck Works for You Now



Whether it's understanding your paycheck, making the most of your benefits, or creating habits that pay off, **FinPath by HUB** gives you the financial clarity and confidence to keep moving forward.

Here's what you get:

- Confidential Financial Coaching**
Unlimited, personalized 1:1 financial coaching
- FinPath University Courses**
Live and on-demand courses for continuous learning
- Digital Money Assistant Powered by FinPath Intelligence**
Paycheck insights, benefits guidance, and more!



Activate your free account at www.finpathwellness.com

Hi there! 🌟



We hope you are enjoying your new Financial Wellness benefit! With **FinPath**, you have access to unlimited, confidential 1:1 Financial Coaching sessions with a certified **FinPath** financial coach that can help you with your financial goals, like creating a spending plan or working towards a savings goal.

[Schedule a Coaching Session →](#)

WHAT'S THE DIFFERENCE?


Financial Coach	Financial Advisor
<ul style="list-style-type: none"> Provide the basics of personal finance Help you create healthy money habits Offer tools and resources Guide you on budgeting, debt management, retirement, etc. Prepare you for future financial goals to become self-sustainable 	<ul style="list-style-type: none"> Manage your finances Optimize investments Tax planning Assist with retirement (401ks and IRAs) Make financial decisions on your behalf Advice for complicated finances Estate planning Manage financial risk

Have a quick financial question? [Ask Us Anything! →](#)
A financial coach will reach out to you with an answer.

Pause for a Mindfulness Break

Check out our newest meditation for navigating "Retirement Concerns". Our short, manageable meditation sessions can help you explore how you feel about retirement without judgment.

[BEGIN MEDITATION](#)



QUESTION OF THE MONTH

What's the difference between an IRA and a Roth IRA?

A traditional IRA allows you to save for retirement and pay taxes later when you take the money out in retirement. With a Roth IRA, you pay taxes on the money now, but when you retire, you can take it out tax-free — as long as you're over age 59½ and had the account for 5+ years.

Roth IRAs also let you take out your contributions (the money you put in) at any time without penalties. If you withdraw the earnings early, though, you may face taxes and penalties unless you follow specific rules, like using the money to buy your first home.

Have more questions? Talk with a FinPath Financial Coach about IRAs and Retirement Planning!

[Talk to a Coach →](#)

Not ready to meet yet? [Send them a question instead →](#)

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 difficult 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 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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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.

FinPath by HUB | Financial Wellness

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