



Our Beliefs

We believe the foundation of any sound financial wellness solution is in-person and ongoing coaching. Studies confirm that, **(1) people want access to a trusted professional as opposed to a pure technology or phone bank experience, and (2) personalized coaching increases goal setting, financial confidence, savings and credit scores, while reducing financial stress.**

We also believe that our coaching paired with technology enhances the employee's experience.



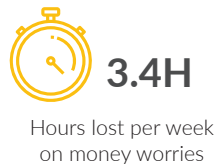
What We Know

- 100s of technology solutions are in the market today
- Technology utilization is under 10% overall
- Participant outcomes/financial stress remain dismal
- Participants consistently ask for in-person coaching
- Our process produces over 90% active engagement

More than four out of five participants polled desire in-person coaching.

The Impact of Financial Stress and Poor Participant Habits in America

Studies confirm that financial stress is costing companies trillions of dollars annually. Even small to medium sized organizations are being drained of tens of millions of dollars per year in lost productivity.¹ Financial Fitness for Life's Productivity Calculator measures the cost of financial stress on a company.











Scenario			Economic Benefit			
			Productivity Cost x Improvement in Stress x # of year(s)			
			Improvement in Stress	One Year	Three Years	Five Years
Number of Employees	500					
Average Compensation	\$65,000					
Overhead Cost (%)	35%					
Direct Cost of Workforce	\$43,875,000					
Financially Stressed (A)	60%					
Significantly Stressed (B)	25%					
Productivity Decrease of (A)	20%					
Productivity Decrease of (B)	25%					
Productivity Cost	\$5,813,438					
			10%	\$581,343.75	\$1,744,031.25	\$2,906,718.75
			20%	\$1,162,687.50	\$3,488,062.50	\$5,813,437.50
			30%	\$1,744,031.25	\$5,232,093.75	\$8,720,156.25
			40%	\$2,325,375.00	\$6,976,125.00	\$11,626,875.00
			50%	\$2,906,718.75	\$8,720,156.25	\$14,533,593.75
			60%	\$3,488,062.50	\$10,464,187.50	\$17,440,312.50
			70%	\$4,069,406.25	\$12,208,218.75	\$20,347,031.25

This example illustrates that with average levels of financial stress, a 500 employee company could experience significant 7-digit costs. Improving this productivity drain by 10-20% would have a multi-million dollar impact over three years.

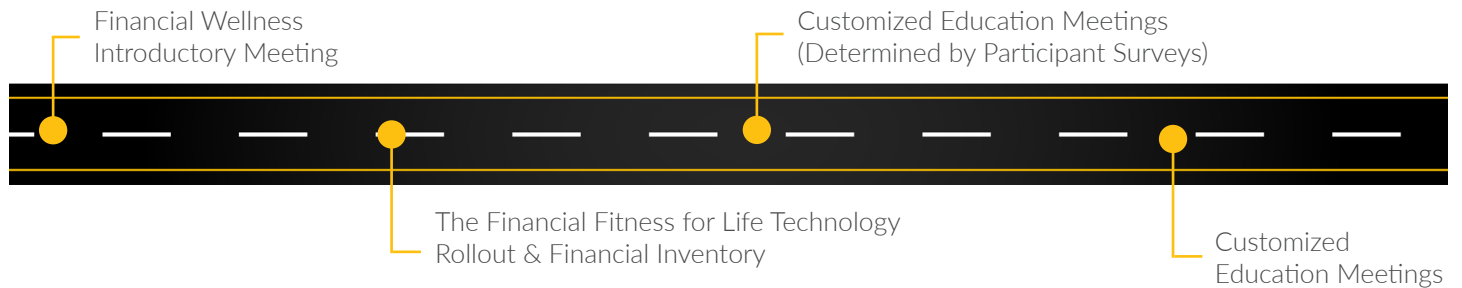
Education Services

Financial Fitness for Life is the only truly comprehensive, nationwide financial wellness solution in the market. Our approach combines eight key components that are needed to have an effective overall strategy:

-  In-Person Financial Coaching
-  Premier Technology
-  50+ Customized Education Modules
-  Plan Sponsor Analytics/KPIs
-  Participant Progress Monitoring
-  Fiduciary Investment Offerings
-  Balanced & Robust Investment Options
-  Customized Plan Sponsor Messaging

Education Roadmap

Over the course of 20 years, FF4L has developed an education roadmap that is proven to drive greater financial fitness for employees. We facilitate four broad types of meetings on the financial wellness journey:



Analytics and Reporting

Our process produces analytics that are invaluable to advisors and plan sponsors. Our analytics fall into two broad categories:

Activity-Based Analytics:

Advisors and plan sponsors are continuously apprised of the number of meetings, number of attendees, one-on-one engagements, topics discussed and participant results.

Quantitative Analytics:

Advisors and plan sponsors are regularly provided with analytics demonstrating the financial health and progress participants are making. This is generally customized to plan sponsor objectives.

