

## A Consumer's Guide to Financial Wellness:

When implementing a Financial Wellness solution, there are many programs available. Let's take a critical look at what is available in the market place and how to shop for financial wellness programs:

| Categories to consider when shopping for a program that's right for your workplace | Financial Wellness Offered Through A 401(k) or SAP Program   | Financial Wellness Offered by Digital-Only tools                                     | Financial Wellness Offered through Existing Multi-solution Platforms   | <br>Total Financial Wellness Solution +:  |
|--|--|--|--|--|
| <b>Provides a Personal Advisor</b>   | Call-center or a redirection to a call center  | Sometimes a dedicated advisor  | A dedicated financial advisor  | <b>A dedicated financial coach</b>   |
| <b>Unbiased Financial Advice</b>   | Can only talk about existing employer solutions  | Is often backed by a product or solution provider, may have unbiased self-help tools | Is often part of a larger financial institution with proprietary products and sales goals                          | <b>Have no financial products offered by their financial coaches</b>   |
| <b>Comprehensive Advice</b>  | Only speaks about the specific program offered by the employer and cannot speak to personal financial holdings | Often focused on a niche such as a retirement, budgeting, debt pay off, etc...       | Mostly focuses on a few subjects but sometimes goes into all aspects of financial planning including tax and legal | <b>Provides an unbiased comprehensive financial plan that can be supplemented by information from Subject Matter Experts</b> |
| <b>High level of Financial Experience of Client Service representatives</b>        | Often not credentialed or licensed to give advice  | May have some licensing or may not have any licensing                                | Has some licensing but could vary depending on the cost  | <b>Always has a CFP® available as well as additional designations</b>  |
| <b>Onboarding Experience</b>   | Often a 1-800-Call Number or A digital invitation via print or email   | A digital invitation via print or email  | In-person seminars, lunch and learns, digital onboarding, etc...   | <b>Custom-tailored to the client's need. We work with HR to design the roll-out solution</b>                                 |
| <b>Transparent Costs for Planning Services</b>                                     | Often included in the cost of a 401(k) or HR services plan at a % of assets under management or a flat fee     | Often at very low cost but mostly available through large roll-outs                  | Costs range depending on services rendered and could vary depending on the program                                 | <b>Transparent pricing of \$2,500 a year with \$500 per person that works with MFC</b>                                       |



# Financial Consumer Guide

**JE Gale**



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