



Customized Financial Wellness Programs for Your Employees





Welcome to Financial Finesse. Where every employee gets unlimited financial guidance, no strings attached.



After years in the financial services industry, I became disgusted with how many people were being sold financial products and services that were not in their best interest. I decided there had to be a better way to provide people from all walks of life with truly unbiased financial guidance — designed to line their pockets, not their financial advisor's.

This is the story of Financial Finesse and how we give employees and employers unbiased financial wellness as an employee benefit. We help your employees maximize their compensation and benefits by making better financial decisions. You become a partner in their financial security and reap the benefits of a financially healthy workforce.

We've helped hundreds of thousands of employees change their lives. Read on to learn how we can help yours.

A handwritten signature in blue ink that reads 'Liz Davidson'.

Liz Davidson
Founder and CEO, Financial Finesse



Financial Wellness Defined

Financial Wellness is a state of financial well-being where an employee has achieved the following:

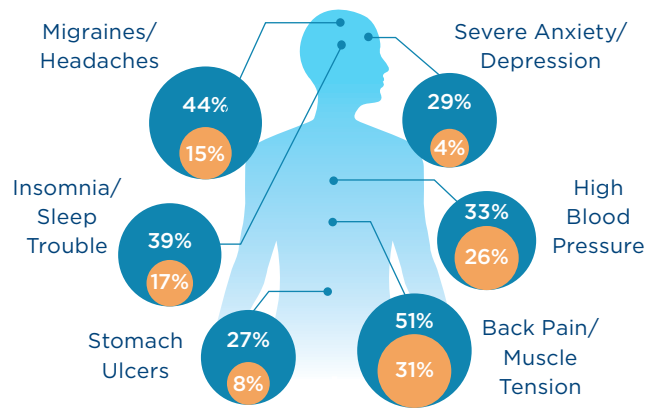
- Minimal financial stress
- Living below their means with no high interest debt
- An emergency savings fund
- Income and assets protected from loss
- An ongoing plan to reach future financial goals

Less than 10% of employees are financially healthy, while the vast majority suffer from notable financial stress.

The Toll That Owing Money Takes on the Body*

- Low Financial Stress
- High Financial Stress

* AP-AOL Health Poll: Debt Stress





Our Financial Wellness Model Changes Long-Term Behaviors

Our education philosophy is based on key behavioral finance principals. Simply put, it's this: in order for employees to truly make lasting changes to their financial habits and behaviors, you must first get through their emotional and logical brain centers. As a result, our process has been proven to evoke true behavioral change in employees over and over again.

Positive emotions evoke a sense of reward while negative emotions trigger loss aversion.

Financial Wellness Model

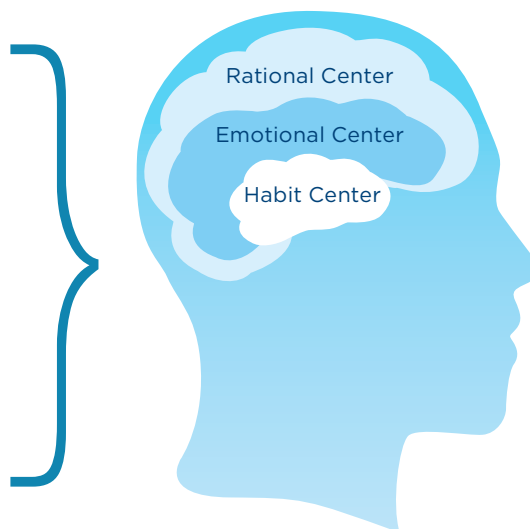
Create small wins to keep employees motivated

Offer to your entire workforce

Make employees earn the education

Position as an ongoing process, not an event

Provide multi-channel and multi-level offerings



“Wow, wow, wow! Thank you for the confidence and empowerment you have given me with my finances!”

Regular Financial Helpline Caller

Our Programs Change Employees' Financial Habits

Employees who participate in our programs show significant improvements to their financial habits in short periods of time. The below data illustrates the improvements made by employees using our patent-pending Financial Wellness Assessment over a year's time.

Observed Improvements in Employee Financial Behaviors

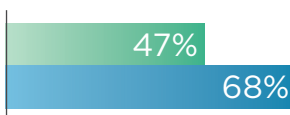
Debt

I am comfortable with the amount of (non-mortgage) debt I have.



Investments

I feel confident that my investments are allocated appropriately.



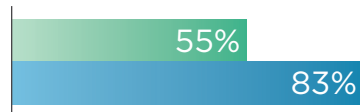
Tax

I maximize all available tax credits and deductions.



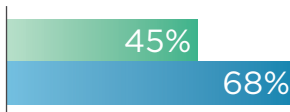
Risk Tolerance

I have taken a risk tolerance assessment.



Retirement

I have used a retirement calculator.



Beneficiaries

I have made sure my beneficiary designations are up to date.



“Thank you HR for looking out for our well-being.
I LOVE THIS PLACE!”

Financial Finesse User, responding to Financial Wellness Assessment

Our Programs Can Save Your Company Millions

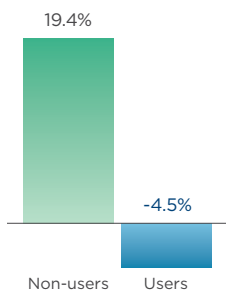
How the costs of financial stress add up:

- \$10,000 - \$50,000 per year for every employee who no longer wants to work but delays retirement for financial reasons
- 23% higher health care costs for financially stressed employees
- Too large to quantify: Dollars lost annually due to issues with productivity, morale, performance, and turnover

We handle everything for our clients in order to achieve the highest ROI possible.

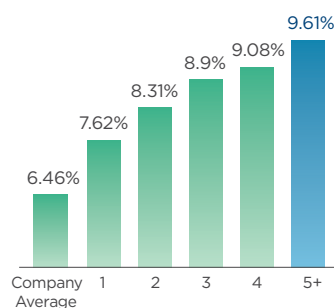
ROI delivered across the areas that impact your bottom line.

Health Care Costs



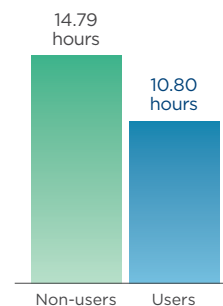
Based on study of Fortune 100 employer using our services.

401(k) Deferral Rate



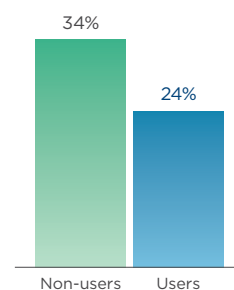
Observed improvements based on the number of financial wellness interactions.

Absenteeism



Reduction seen at large healthcare provider by financial wellness users.

Hardship Loans



Year-over-year results reported by Financial Wellness Assessment users.



How We Customize Our Programs

Every company is different, so we build all of our financial wellness programs from the ground up, rather than trying to fit our clients into our box of products and services.

Custom
program
centered
around you
and your
employees.





Products and Services



Online Financial Learning Center & Financial Wellness Assessment

Through our patent-pending online platform, employees can quickly complete an assessment providing a financial wellness score and personalized action plan directing them to the appropriate resources designed to address their most pressing vulnerabilities. This fully customizable platform allows you to integrate all employee benefits providers and information, so that each employee gets access to the benefits, tools and educational resources they need to manage their unique financial situation.

89% of employees make at least one change to their finances within 30 days.



Workforce Financial Wellness Assessment

An analysis of aggregated employee responses from the Financial Wellness Assessment, summarizing priorities and vulnerabilities broken down by age, income, location and gender. This report is accompanied by a Recommended Financial Education Plan designed around the results of the assessment, so that each company's financial education program is designed, developed and marketed in a way that directly addresses each employee segment's most pressing financial needs.

“I tell people we are in the business of changing lives. They think I’m exaggerating until they go through the process themselves.”

Michael Smith, CFP®, Financial Planner



Workshops & Webcasts

Financial Finesse’s award-winning workshops and webcasts provide participants with hands on, interactive forums where they can learn to apply critical financial concepts to their own lives.



One-On-One Financial Consultations

Personal financial planning sessions that take a holistic view of an employee’s financial situation and their benefits, resulting in employees receiving a step-by-step action plan to achieve their most pressing financial goals.



Financial Helpline

Ongoing phone-based financial coaching with a dedicated CERTIFIED FINANCIAL PLANNER™ professional who can work with employees to resolve financial issues and progressively work towards critical financial goals.

Our financial wellness programs improve employee retirement preparedness by a factor of 77%.

“I’ve made a bigger impact on employees’ lives in less than a year with Financial Finesse than I did over the past two decades I spent as a financial advisor.”

Brian Kelly, CFP®, Financial Planner

Our Elite Financial Planning Team

Steve Jobs once said that an exceptional programmer is 10 times more effective than an average programmer. We feel the same about our planners. This is not a job, or even a career. It is a calling which requires incredible expertise across the full spectrum of financial topics, coupled with a talent for counseling and motivating people of all income levels to improve their finances.

Our Planners’ Expertise

As a minimum, we require each of our financial planners to have their CFP® designation and at least 10 years of financial planning experience. But their qualifications do not stop there. The planner team holds the following designations:

- **CFP®**, CERTIFIED FINANCIAL PLANNER™
- **CFA®**, Chartered Financial Analyst
- **JD**, Juris Doctorate
- **MBA**, Master of Business Administration
- **PFS**, Personal Financial Specialist
- **CEBS**, Certified Employee Benefits Specialist
- **CPA**, Certified Public Accountant
- **PhD** in Personal Financial Planning
- **MFP**, Master in Financial Planning
- **ChFC**, Chartered Financial Consultant
- **AFC**, Accredited Financial Counselor

Only 2% of applicants make it through our 8-step recruiting process to join our team.



Successful Partnerships

As true partners, we're able to achieve success together. Financial Finesse has helped our clients win numerous industry awards. Some of our awarded clients include:



Pensions & Investments
Eddy Award — Corporate Conversions



Plan Sponsor Council of America
Signature Award — Financial Wellness & Education



Best in Biz
HR Department of the Year



Employee Benefit News
Benny Award — Benefits Leadership In Retirement Planning

Learn More

We invite you to learn more about how Financial Finesse can build a program uniquely customized to your business and employee needs. Visit us online at financialfinesse.com or call our offices to speak directly to a representative at **424 218 7960**.

Our programs have been recognized by national news outlets including Forbes, NPR, NBC News, and The Wall Street Journal.



**FINANCIAL
FINESSE**

221 California Street
El Segundo, CA 90245

office: 424 218 7960

financialfinesse.com

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