

MOMENTUM:

HELP FOR EVERY FINANCIAL MOMENT THAT MATTERS, WHEN IT MATTERS MOST

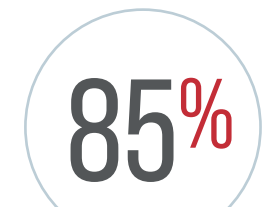
Momentum by Edelman Financial Engines[™] is an integrated financial wellness benefit that provides your employees unlimited access to professional guidance, educational resources and digital tools to help them get answers to complex questions during every financial moment that matters in their lives, personally and professionally.

In this highly competitive environment to acquire and retain talented employees, Momentum is an invaluable, pivotal benefit HR professionals can provide their employees.

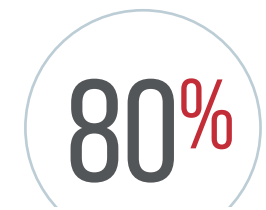
Momentum includes a robust digital financial wellness platform tailored to each employee's moments with financial implications, such as starting a new job, saving for college, tax implications of equity compensation, optimizing Social Security, preparing for transition to Medicare and more.² Employees will have unlimited access to:

- ▶ Live counseling sessions with a specially trained group of CRPC[®] and CFP[®] credentialed advisors
- ▶ A dynamic library of curated content, webinars and educational resources
- ▶ Financial planners to help individuals with more complex needs

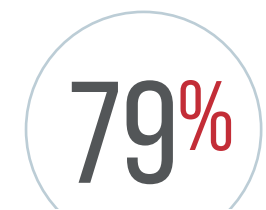
Employees want, need and expect a benefit that helps them manage their finances



would like to direct questions to a licensed professional¹



would value financial education¹



would value interactive, digital tools¹

Momentum by Edelman Financial Engines™ is a workplace financial wellness platform that combines industry-leading 401(k) investment advisory capabilities³ with a dynamic suite of integrated resources – giving employees the momentum they need to accelerate their financial confidence, moment by moment.

Featuring a broad range of digital tools and education materials, targeted communication strategies and access to one-on-one counseling and planning, *Momentum* guides employees from the time they onboard at a new company all the way to retirement, with a focus in four critical areas:

1. Online advice and managed account services for 401(k) investments³
2. Curated campaigns and specialized guidance to address key financial considerations for both personal and professional life milestones
3. Ongoing support for everyday financial questions as well as more advanced planning situations
4. Individualized experiences designed to address the distinct needs of diverse employee groups

Edelman Financial Engines believes that everyone deserves to move their financial lives forward and *Momentum* is an example of how we're bringing this mission to life. For more information about *Momentum by Edelman Financial Engines™* visit:

<https://www.edelmanfinancialengines.com/workplace/>

3+ DECADES

MORE THAN THREE DECADES
HELPING PEOPLE ACHIEVE
THEIR FINANCIAL GOALS

Edelman Financial Engines has more than three decades of experience and expertise helping people achieve their retirement and financial goals through 401(k) planning and individual wealth planning.

¹ Edelman Financial Engines conducted an online survey of America's employees on January 6-25, 2022, focusing on subjective measures of what employees want across 1,075 employees, including 972 retirement plan participants. Qualified survey participants were full-time employees with access to a retirement plan. Aggregate data is reported at 95 percent confidence with plus or minus 3 percent margin of error. Fielding was conducted on the Qualtrics Insight Platform. https://marketing-landing-pages.financialengines.io/pdf/Want_Need_Expect_Research.pdf

² Edelman Financial Engines, LLC, does not offer tax or legal advice. Interested parties are strongly encouraged to seek advice from qualified tax and/or legal experts regarding the best options for your particular circumstances.

³ Investment advisory services including online advice and managed account services for 401(k) investments available to plan sponsors at applicable recordkeepers. Provision of these services subject to definitive agreement.

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