

Successful financial journeys start with the right navigational tools



2020



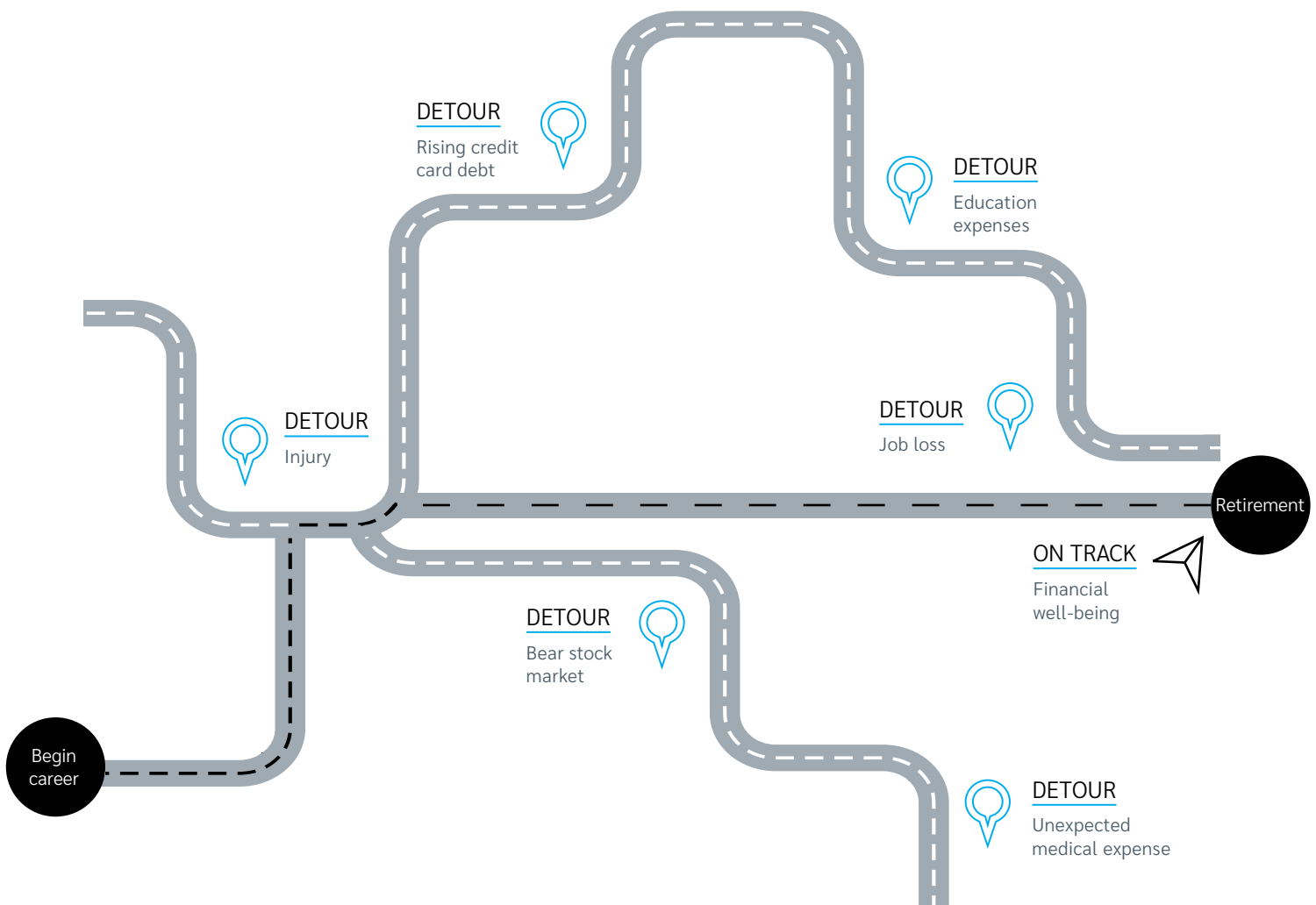
FINANCE **GPS**™

LOCKTON FINANCIAL WELLNESS

Let FinanceGPS put your employees on the road to financial security

The best designed benefits plans still require employees to make many decisions: HSA or 401(k)? Pre-tax or Roth? Retirement or debt? Small surprises make this harder, but the big ones — losing a job, an accident, a major market downturn right before retirement — may be devastating.

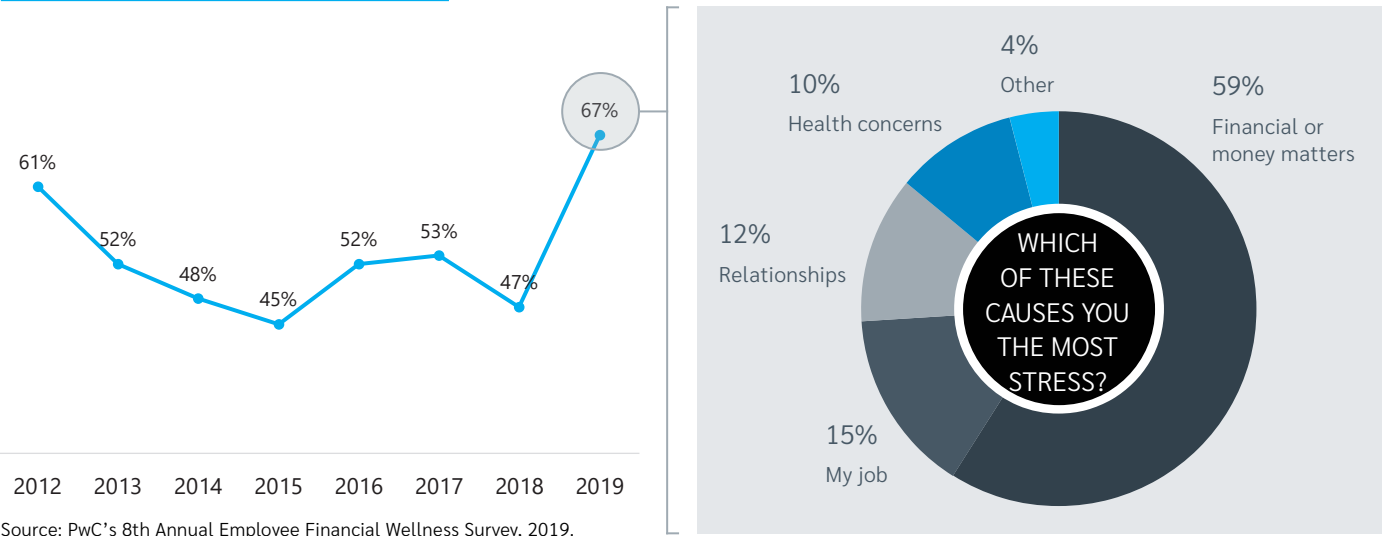
Lockton's FinanceGPS program works in concert with your retirement, health savings, and other service providers to identify an employee's next best step on the road to better financial health. It suggests easy, practical ideas that both highlight your benefits program and explain options outside the workplace.



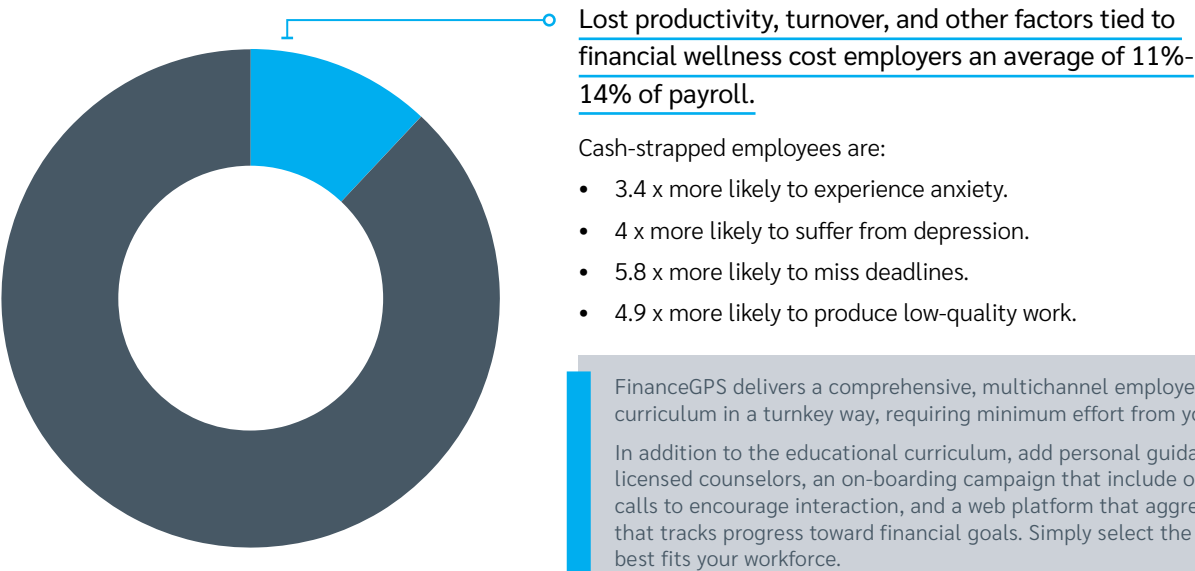
Studies show that successful financial wellness programs improve employee morale, lower healthcare costs, and increase productivity. Lockton’s program, FinanceGPS, provides you and your employees a roadmap to achieve these results.

People worry their financial journey has taken a detour

EMPLOYEES WHO FIND IT STRESSFUL DEALING WITH THEIR FINANCIAL SITUATION



As a result, employer cost is significant



A well thought out roadmap leads to a successful journey

Employers want employees to retire on time, reduce stress and improve financial confidence. They hope to foster goodwill with teams, but also expect a return on their investment — increased productivity and reduced costs.

To achieve these results, Lockton's FinanceGPS program doesn't begin with a product or service. It starts with a strategy tailored for your employees.

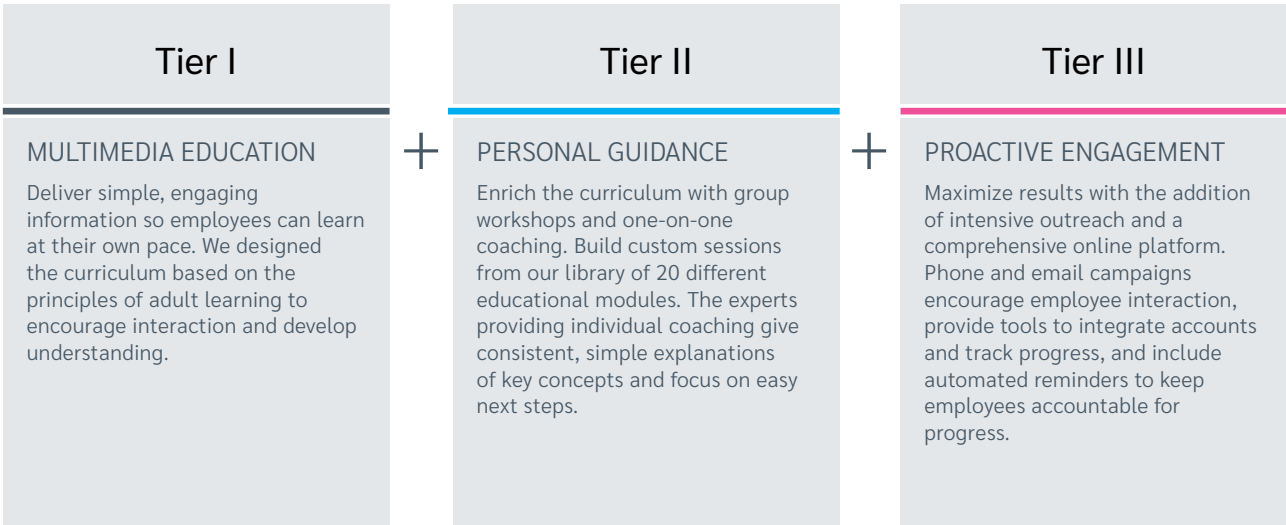


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One of the best things we did before starting our financial wellness program was survey our employees. We learned a lot about their financial health we didn't know beforehand.”

Choose a route that works for you

Three flexible tiers make up Lockton’s FinanceGPS program. Each builds on the other and allows you to create a successful financial wellness program uniquely designed to meet the needs of your workforce:

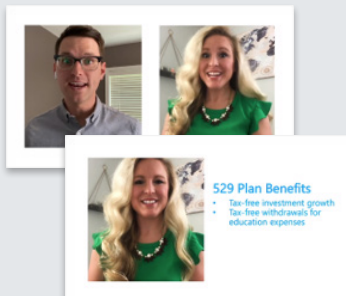


In 2019, 71% of employees used employer-provided services to assist them with personal finances.

Source: PwC’s Employee Financial Wellness Survey, June 2019.

Tier I: Multimedia education

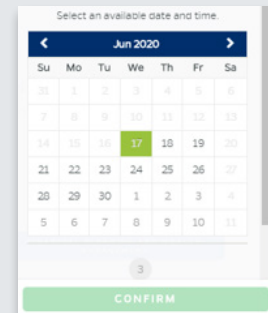
Flexible, simple, and efficient, employees access information at their own pace. Designed on the principles of adult learning, lessons are brief but engaging and interactive.



Short three- to five-minute videos explain the concept.



Multiple choice and true or false questions test knowledge.



Those who need more help can schedule a call from a financial coach.

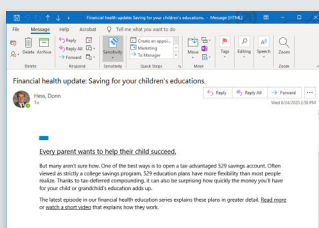


Those who want to know more can download articles with additional information.

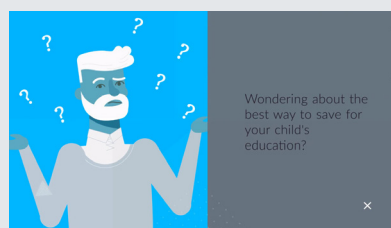


Videos and articles link to workbooks with all of the numbers and formulas to personalize a plan.

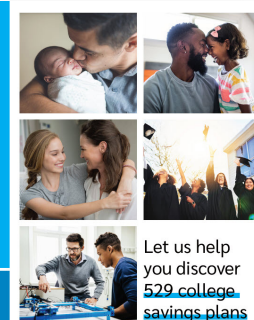
In addition to the education materials, the FinanceGPS program also offers tools employers can use to engage their staff in learning.



Email templates with links.



Interactive intranet posts.



Posters with QR codes.

Tier II: Personal guidance

When the strategy calls for a more intensive person-to-person approach, group workshops and individual coaching sessions can be offered on site, virtually, and in recorded play-on-demand modules.

We begin with a library of 20 different educational modules that you can mix, match, and customize to create a session that's right for your employees.

FINANCIAL BASICS	RETIREMENT READINESS	LIFESTYLE PROTECTION	TRANSITIONING TO RETIREMENT
<ul style="list-style-type: none"> Building a budget Banking basics Managing credit and debt Savings strategies Life events 	<ul style="list-style-type: none"> Benefits of qualified retirement plans How the market works and investing Choosing a mix of funds Understanding target date funds Roth vs. pretax 	<ul style="list-style-type: none"> Choosing a benefits mix Educational savings accounts Life insurance Long-term care insurance Group insurance 	<ul style="list-style-type: none"> Deciding when to retire Creating a retirement income plan How Social Security works How Medicare works

One-on-one sessions use a consistent, objective coaching framework that breaks financial concepts into simple steps. For every topic, a specific call to action makes it easy for employees take the next step.

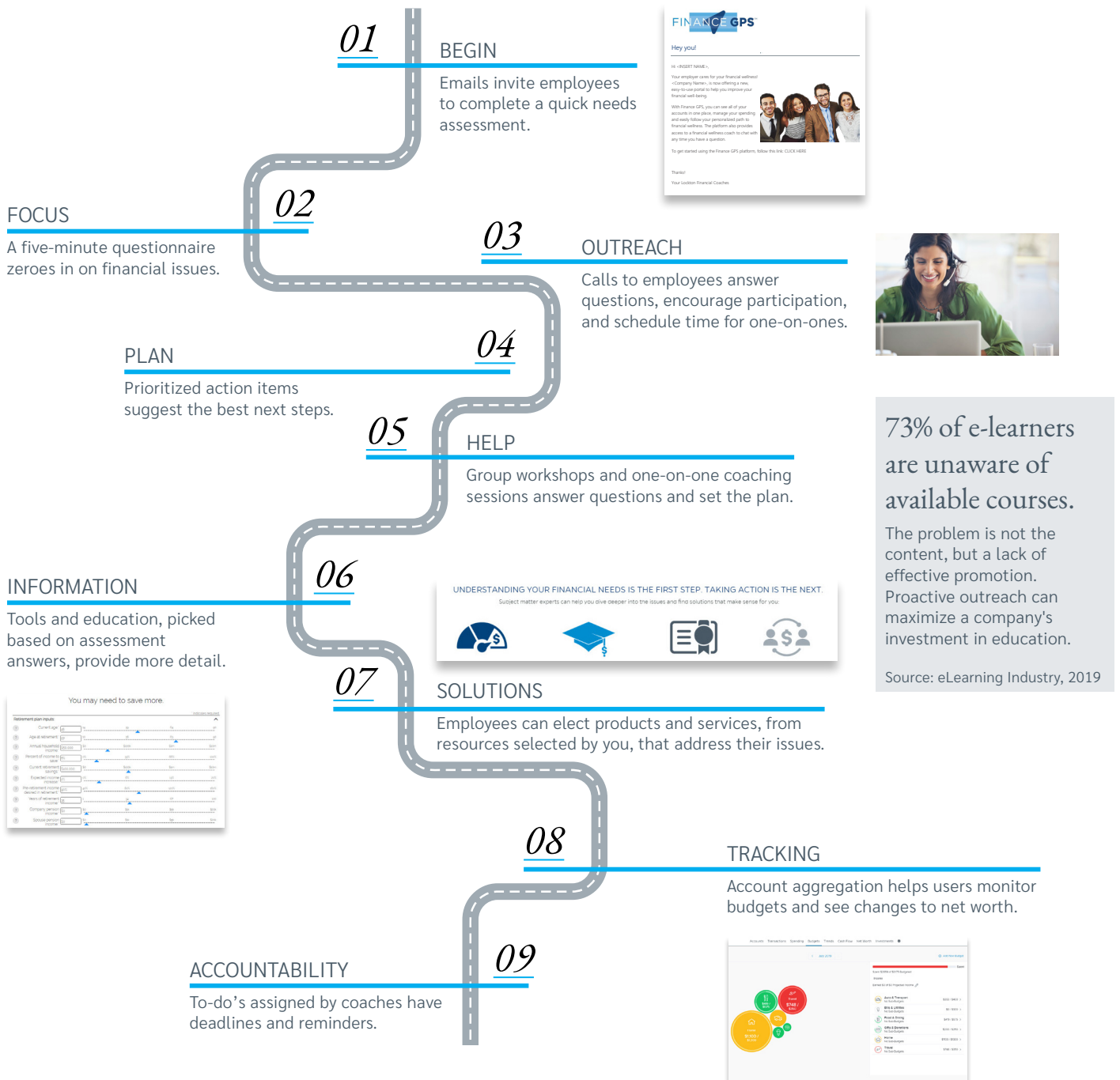
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She said it was great! She was anticipating the one-on-one to be a review of her 401(k), but was pleasantly surprised that the call encompassed all of her finances.”

–FinanceGPS HR client describing employee feedback

Tier III: Proactive engagement

Intensive outreach and a comprehensive digital platform maximize employee interactions. The process includes not only the education and guidance components, but also phone and email campaigns to encourage interaction, and tools that drive accountability and monitor ongoing progress.



The right content at the right time of year

We designed our curriculum to deliver ideas at the time of year your employees are most likely to be thinking about the subject. Each quarter, we deliver a new module:

FIRST QUARTER TOPICS

Budgeting
Emergency funds
Credit and debt

NEW YEAR'S RESOLUTIONS

With the New Year come new goals — a perfect time to talk about healthy financial habits.

SECOND QUARTER TOPICS

Taxes
Asset allocation
Personal liability insurance

TAX SEASON

As people review finances in preparation for tax season, it's wise to also revisit long-term financial strategy.

THIRD QUARTER TOPICS

Social Security
Medicare
College savings

BACK TO SCHOOL

The quieter summer months can be ideal for pondering longer-term financial needs.

FOURTH QUARTER TOPICS

Life and disability insurance
Health savings account
Retirement readiness

OPEN ENROLLMENT

While employees are choosing their benefits options, talk to them about how those programs work together as part of a larger financial plan.



Research shows that correctly timing a message's delivery is as important as the message itself. We've planned each quarter's content to educate your workforce about the financial wellness decisions they will most likely face at that particular time of year."

You pick the destination, we build the roadmap to get there

FinanceGPS coaches have no products or services to sell, so you can feel confident your employees are talking to someone objective. The recommended solutions begin with your benefits and include only the third-party options you approve.

COMPANY BENEFITS

- Retirement plan
- Health savings account
- Life insurance
- Disability insurance
- Flexible spending and reimbursement plans

GOVERNMENT PROGRAMS

- Social Security
- Medicare
- Federal student loan refinancing
- 529 plans

PERSONAL ACCOUNTS

- Lenders
- Financial advisors
- Tax preparers
- Investment accounts

In the event benefits — for example student loan repayment plans — or existing accounts — rollover options, for instance — are not available, FinanceGPS does work with a network of provider and can suggest options. We only put forward products or services the employer has approved.

For more information or to schedule a demonstration, contact your Lockton advisor.





UNCOMMONLY INDEPENDENT

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