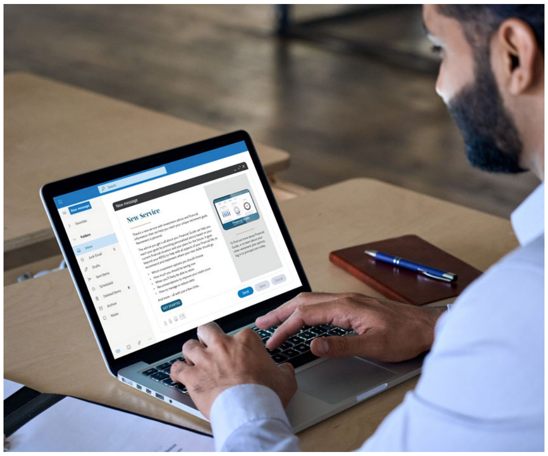
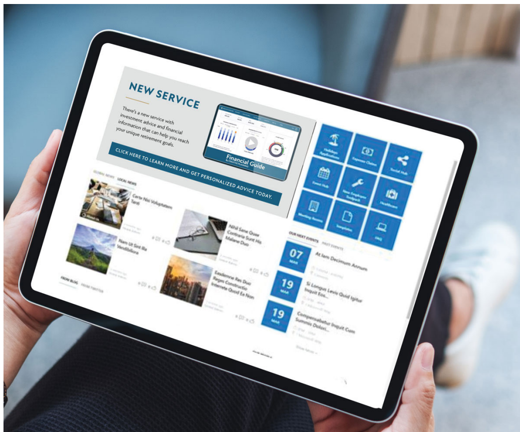
CREATIVE PLANNING®
RETIREMENT SERVICES

Live Well.

A WELLNESS PROGRAM TO HELP EMPLOYEES IMPROVE THEIR FINANCIAL LIFE





Who We Are

Creative Planning provides fiduciary retirement plan guidance supported by the resources of a leading national wealth management firm. We help employers strengthen their plans while giving employees access to personalized financial support.

WHO WE SERVE

PLAN SPONSORS

Plan design

Investment advice

ERISA compliance

Participant engagement

PARTICIPANTS

Investment services

Retirement planning

Financial wellness

INDIVIDUAL INVESTORS

Investment management

Strategic tax planning

Estate planning

Insurance and risk management

WATCH A BRIEF OVERVIEW VIDEO FROM CREATIVE PLANNING PRESIDENT AND CEO PETER MALLOUK

Create Lifelong Security

Creative Planning's comprehensive financial wellness program empowers employers to support their employees with education, personalized guidance and an engaging approach to personal finances. This support can:

Reduce financial stress and boost on-the-job focus

Enhance workforce productivity without adding burden to HR

Strengthen the financial outcomes of your employees

"What people really want is to be secure and accomplish their goals. It's not just a 401(k), it's a path to freedom ..."

PETER MALLOUK
President and CEO

The Need for Help

56% of employees are **stressed about their financial situation***

49% of financially stressed employees are **embarrassed to seek guidance on their finances***

1 in 3 full-time employees say that **money worries have negatively impacted their productivity at work** — highlighting the tangible impact of financial stress on focus and output.**

*PwC's Employee Financial Wellness Survey, 2022; https://www.benefitnews.com/news/sofi-found-that-employees-have-high-levels-of-financial-stress; Bankrate survey April 12-14, 2023

**https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html

Turning Stress Into Support

Providing employees a no-cost financial wellness program creates a trusted space for employees to build confidence, take control of their finances and feel supported by their employer.

Financial Guide Platform

Always On 1:1 Meetings

Smart Money Talks

Life and Legacy Services*

Personalized Email Campaigns

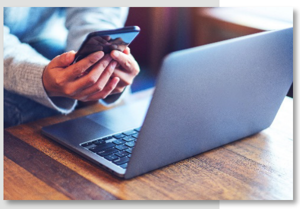
Executive Benefits Service

*Some of these services may include additional fees

Financial Guide Platform

COMPREHENSIVE ADVICE

The Financial Guide platform is a one-stop shop for all things personal finance — where budgeting, saving, investing and planning for the future come together in an easy, interactive hub.



View all accounts in one place

Quickly view all your accounts without switching between websites.

See how your savings and debt strategies are working together.

Virtual financial assistant

Get instant answers tailored to your unique goals, spending and savings habits.

Gain 24/7 access to financial insights anytime — no appointments or waiting needed.

Debt and credit score tracking

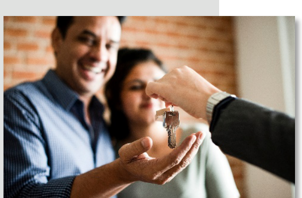
Monitor your credit score and debt balances so you always know where you are.

Get insights on how to improve your credit health and reduce high-interest debt faster.

Spending tracker

Get full visibility into how you're spending every dollar.

Identify overspending trends and make smarter budgeting choices in real time.



Specialized services

Access student loan refinancing services.

Access home mortgages at competitive rates.

Learn about cash strategies to improve your savings, stability or short-term financial flexibility.

Always On 1:1 Meetings

Access to a licensed financial professional to answer the personal finance questions that keep employees up at night.

AM I ABLE TO RETIRE?

We help evaluate retirement readiness by analyzing savings, income needs and lifestyle goals to determine a clear path toward a confident retirement.

HOW DO I PAY OFF MY DEBT?

We provide practical strategies and personalized guidance to help people pay off debt efficiently and regain financial freedom.

WHERE SHOULD I INVEST?

We offer clear guidance and tailored strategies to help identify the best places to invest based on individual goals and comfort with risk.

Smart Money Talks

Our monthly financial wellness webinars are engaging, interactive experiences designed to make money management exciting and approachable. They include practical tips, real-world examples and easy-to-use worksheets that turn financial concepts into clear, actionable steps.

EXAMPLE TOPICS:

- Money Makeover Month
- Budget Like a Boss
- Debt Detox
- Investing 101
- Credit Score Secrets
- Retirement Reimagined

Topics and session details are subject to change without prior notice. We strive to provide the most accurate information possible, but adjustments may occur to ensure the best experience for attendees.

Life and Legacy Services

The “wellness” in our program goes beyond just finances. We provide access to a wide range of services to help employees prepare for whatever life throws their way.

ESTATE PLANNING

Guidance from experienced professionals on key documents that employees should have to protect their loved ones:

- Wills
- Trusts
- Power of Attorney

INSURANCE

Our specialists can help employees understand and choose the right coverage for every stage of life, including:

- Property and Casualty Insurance
- Life Insurance
- Disability Insurance

HEALTHCARE

Clear, straightforward guidance on Medicare so employees can make confident choices about their healthcare coverage. Our experts can walk through Parts A, B, C and D.

Some of these services may include additional fees.

Personalized Email Campaigns

Personalized emails are delivered directly to employees with quick, easy-to-digest tips on everyday financial topics — timed to arrive when they matter most. Rather than generic advice, these messages provide tailored guidance based on each employee's needs.

FINANCIAL HOLIDAYS

We highlight a timely financial holiday to keep money topics fresh and engaging.

PESONAL FINANCE EMAILS

Employees receive personalized emails that deliver quick, easy-to-digest tips on topics such as budgeting, saving, investing, retirement readiness, credit health and debt management.

TARGETED CAMPAIGNS

We create email campaigns that can be triggered based on the specific needs or milestones of your employees.

Client Success Champion

Your success champion is an extension of your HR team, dedicated to everything related to financial wellness. Think of them as your go-to partner for launching, managing and maximizing the success of your program. Your champion will:

Guide you step-by-step through the program, ensuring you and your employees fully understand the resources available.

Coordinate communications and events, including email campaigns, webinars and on-site or virtual sessions.

Equip HR and leadership with ready-to-use tools and collateral to promote the program internally.

Monitor engagement and feedback, helping you identify opportunities to increase participation and impact.

Act as your advocate, ensuring you always have what you need to make financial wellness a visible, valuable benefit to your employees.

We're here to make financial wellness easy and approachable, walking alongside your HR team and employees every step of the way.

Executive Benefits Service

Executive Benefits is a comprehensive program designed to simplify financial management for executives while maximizing long-term wealth and peace of mind. We provide personalized strategies, professional guidance and innovative solutions tailored to your unique goals.

Executives receive a dedicated team, including a CERTIFIED FINANCIAL PLANNER® professional, a tax professional and an estate planning attorney, to help ensure a seamless, comprehensive approach to wealth management.

KEY FEATURES:

Personalized financial planning — We design custom plans covering retirement, education, survivor needs and aspirational goals.

Dedicated wealth management — We offer access to a designated wealth manager and family office resources for comprehensive support.

Tax strategy and preparation — We provide professional guidance on equity compensation, tax projections and filing strategies.

Estate planning solutions — We assist with multigenerational wealth transfer, trust funding and document creation for legacy protection.

Innovative investment strategies — We create goal-aligned portfolios with options like private investments, direct indexing and tax-loss harvesting.

These services may include additional fees and are provided through our individual wealth managers and related businesses.

Financial Wellness Rollout Timeline

WEEK 1 & 2	Implementation call, team introductions and roll-out strategy discussion.
WEEK 3	Promotional materials provided by Creative Planning. Set dates for kick-off meetings.
WEEK 4	Finalize initial promotional materials and early testing of Financial Guide website.
WEEK 5	Finalize and post promotional materials on the employer's intranet and update employee benefits language/benefits guide. Send out meeting invites.
WEEK 6	FINANCIAL WELLNESS LIVE — Creative Planning hosts employee meetings to showcase offering.
WEEK 7	Welcome to Financial Wellness email journey — 4-week campaign.
WEEK 8	Promote monthly webinars and 1:1 meetings.
WEEK 21	Checkpoint to review employee activity.

Creative Planning's Responsibility | Employer's Responsibility | Joint Responsibility

Driving Measurable Outcomes

NPS SCORE 89	NPS scores reveal how likely participants are to recommend our program. A score of 89 provides a clear signal of loyalty and satisfaction. It also highlights what's working and what's not, so we can continuously improve.
AVERAGE 9 OUT OF 10	My Financial Wellness Consultant provided suggestions to help improve my net worth and the probability of achieving my financial goals.
96% YES	I plan to implement at least some of my Financial Wellness Consultant's suggestions.

NPS is based on responses from participants indicating their likeliness to recommend our financial wellness services. See https://npscalculator.com for methodology. Score as of 12/31/2025.






Solve Your Employees' Financial Needs

Our goal is to offer solutions that address your employees' genuine needs.

Just because we are retirement consultants doesn't mean we only focus on that one aspect of an employee's life.

When we have comprehensive financial information on an employee, we can provide guidance meant to set them up for success.

We prioritize providing effective remedies to real challenges.

How to Get Started

<Scheduling Link>

<Email>

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866-CREATIVE | CREATIVEPLANNING.COM