

# 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.

*“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



# 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

# 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 financial wellness program creates a trusted space where employees can 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

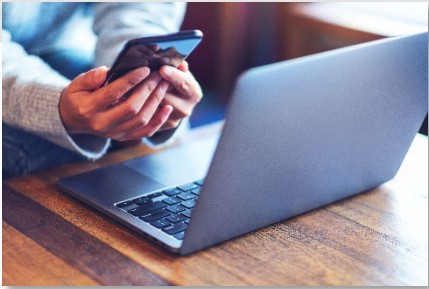
Executive Benefits Service\*

\*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

#### FEATURES:

Quickly view all your accounts without switching between websites.

See how your savings and debt strategies are working together.

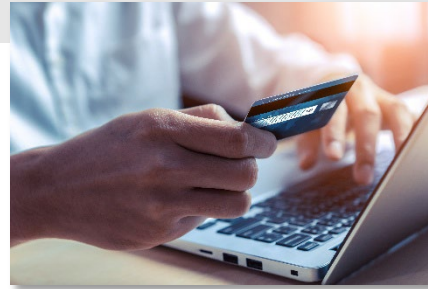


### Virtual financial assistant

#### FEATURES:

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

#### FEATURES:

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

#### FEATURES:

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

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



### Specialized services

#### FEATURES:

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

---

Investing 101

---

Budget Like a Boss

---

Credit Score Secrets

---

Debt Detox

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.

# 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 the employee's needs, milestones and seasonal events.

## FINANCIAL HOLIDAYS

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

---

## PERSONAL 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

---

Estate planning solutions

---

Dedicated wealth management

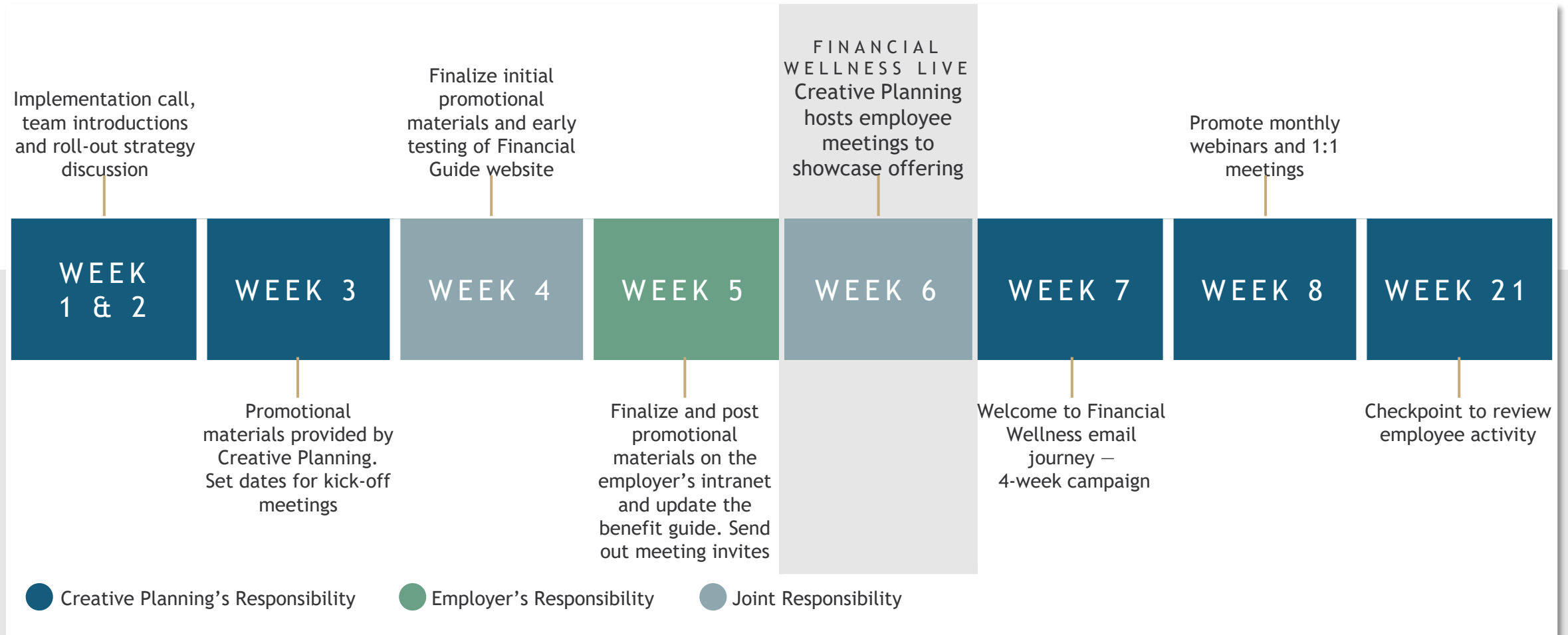
---

Innovative investment strategies

Tax strategy and preparation

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

# Financial Wellness Rollout Timeline



Dates are approximate and may change.

# Driving Measurable Outcomes

<b>NPS SCORE</b> <b>89</b>	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.
<b>AVERAGE</b> <b>9 OUT OF 10</b>	My Financial Wellness Consultant provided suggestions to help improve my net worth and the probability of achieving my financial goals.
<b>96% YES</b>	I plan to implement at least some of my Financial Wellness Consultant’s suggestions.



# 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]



[Phone number]



---

# Appendix

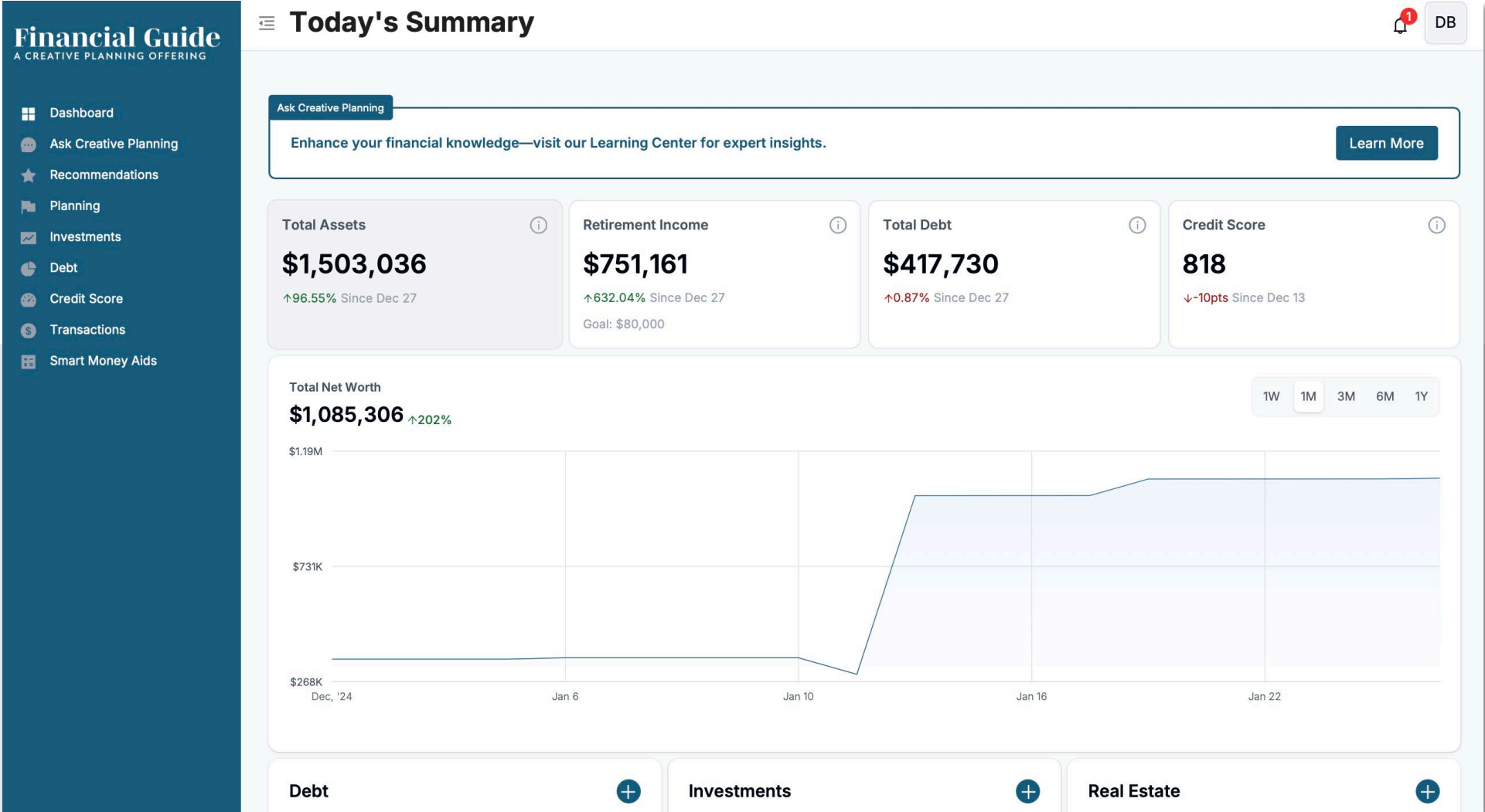
---

---

# Financial Guide Preview

---

# Personal Dashboard



# Virtual Financial Assistant

MT Me 11:48 AM

What qualifies as a hardship withdrawal?



A hardship withdrawal from a 401(k) or similar retirement plan is allowed under certain circumstances where you have an immediate and heavy financial need. The IRS generally recognizes the following situations as qualifying for a hardship withdrawal:

1. Medical expenses for you, your spouse, or dependents that are not reimbursed by insurance.
2. Costs related to the purchase of a principal residence, excluding mortgage payments.
3. Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, children, or dependents.
4. Payments necessary to prevent eviction from your principal residence or foreclosure on the mortgage on that residence.
5. Funeral expenses for your immediate family.
6. Certain expenses for the repair of damage to your principal residence that would qualify for the casualty deduction.

It's important to note that hardship withdrawals are subject to income taxes and may also incur a 10% early withdrawal penalty if you are under the age of 59½, unless an exception applies. Additionally, plan rules can vary, so it's crucial to check with your plan administrator for specific guidelines and requirements.

Do I need emergency savings?



You should have \$25,000 in emergency savings to cover unexpected expenses. This amount is based on your monthly income and is a good rule of thumb to follow. If you don't have this amount saved up, you should look for ways to reduce your spending and save more money. This will help you build up your emergency fund and be better prepared for unexpected expenses.

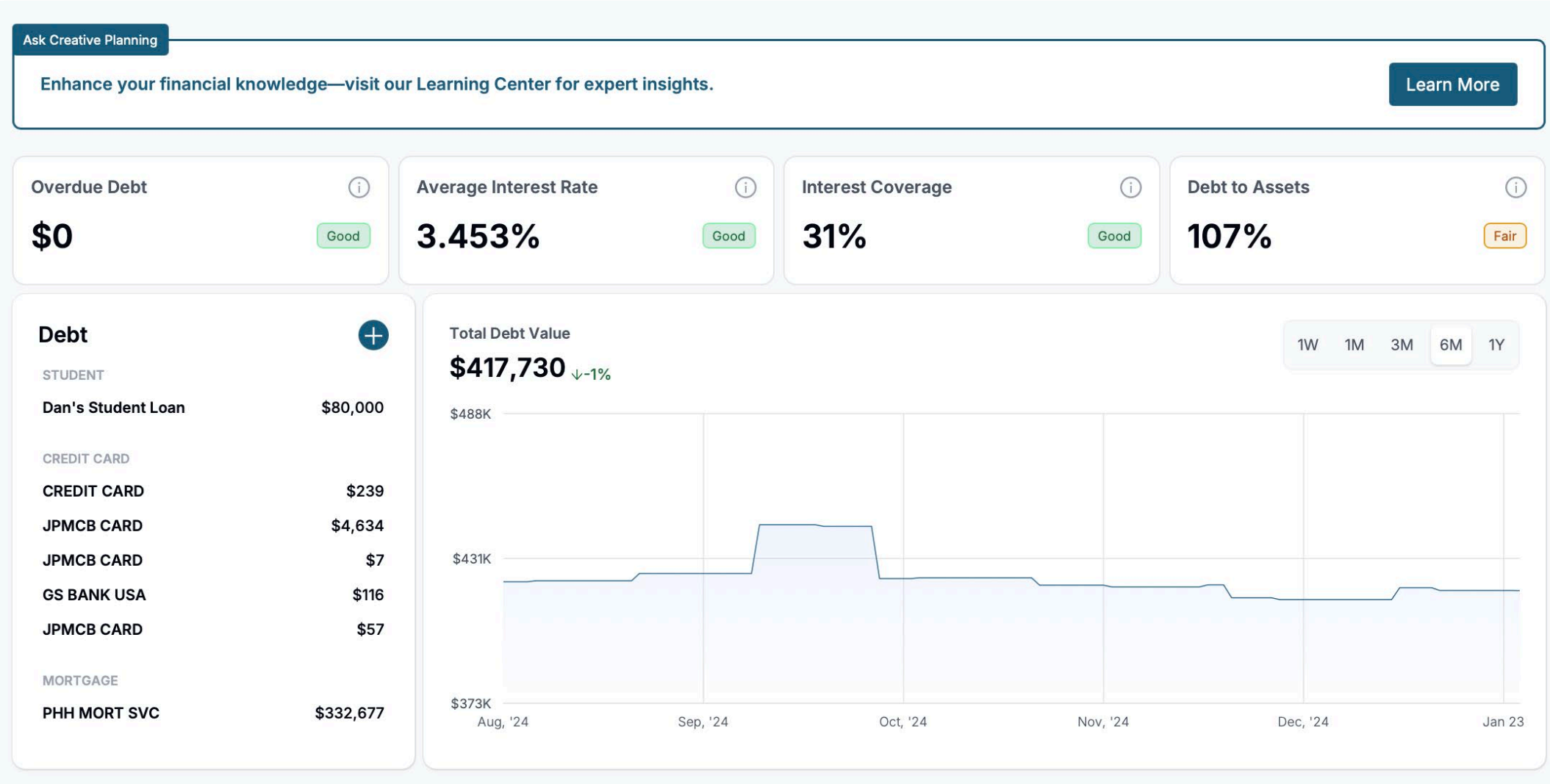
Should I save pretax or Roth?



Deciding between pre-tax and Roth retirement contributions is crucial for your long-term financial health. Factors like your current tax bracket, age, income, and dependents play a key role in this decision. Our goal is to minimize taxes over your entire lifetime, not just this year.

For your situation, I recommend allocating 37% to pre-tax investments and 63% to Roth investments. As you're in your 40s, a balanced approach offers you the benefits of both types and helps with tax diversification.

# Total Debt



# Credit Score

Ask Creative Planning

High outstanding balance? Learn how it impacts your credit score and what to do about it.

[Learn More](#)

Credit Utilization

5%

Good

On Time Payments

100%

Good

Credit History

16 years

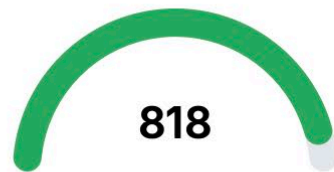
Good

Derogatory Marks

0

Good

Credit Score



Excellent

Strong credit scores can help you get better rates when you need a loan.

Credit Score

818 ↑12pts

1W 1M 3M 6M 1Y





# Credit Card Transactions

Recurring transactions  
**\$743.78**



General Merchandise	\$31,204.51
Bank Fees	\$14,768.00
Food And Drink	\$10,829.45
Loan Payments	\$6,814.54
Other	\$18,064.15

You spent **\$10,018 more** this month than last month.

All Transactions		Recurring				Search	
DATE		AMOUNT	MERCHANT	CATEGORY	ACCOUNT		
Dec 6	Pending	\$47.81	Nordstrom Direct	General Merchandise	CREDIT CARD Ending in 4157		
Dec 6	Pending	\$307.28	HANNA ANDERSSON	General Merchandise	CREDIT CARD		
Dec 6	Pending	\$75.89	JUST PEACHY PRINTS	General			
Dec 6	Pending	\$24.83	AMAZON MKTPLACE PMTS	General			
Dec 5	Pending Credit	-\$3,000.00	PAYMENT-THANK YOU	Loan Pa			
Dec 5		\$48.21	Uber	Transpo			
Dec 5		\$201.36	AMAZON MKTPL*ZL7UP5511	General			

All Transactions		Recurring				Search	
DATE		AMOUNT	MERCHANT	CATEGORY	ACCOUNT		
Dec 4		\$31.99	SIMPLISAFE	Home Improvement	CREDIT CARD Ending in 4157		
Dec 2		\$169.60	HOME PRIDE SERVICES INC	Home Improvement	CREDIT CARD Ending in 4157		
Dec 1		\$2,812.86	MORTGAGE SERV CT MTG PAYMT 80195!	Loan Payments	PREMIER PLUS CKG Ending in 2089		
Nov 30		\$68.19	Amazon.com*Z30806R30	General Merchandise	CREDIT CARD Ending in 4157		
Nov 30		\$196.16	ATT* BILL PAYMENT	Rent And Utilities	CREDIT CARD Ending in 4157		

---

# Financial Wellness

---

# Abundant Resources

---

Our financial wellness and advice program provides on-demand access to a wide variety of financial tools and resources in our Financial Wellness Resource Center.



## [Register for Upcoming Webinars](#)

Learn about a variety of financial topics including budgeting and debt management, taxes, retirement planning and more.



## [Watch Past Webinars](#)

24/7 access to on-demand webinars to watch at your convenience.



## [Schedule a Free Financial Wellness Consultation](#)

One-on-one meetings with a financial wellness consultant.



## [View Insights](#)

Check out our latest posts on financial planning, investing, tax strategies, estate planning and trusts, insurance, and our specialty practices.



## [Use Financial Calculators](#)

Financial calculators can help you make more informed decisions about how, when and where you save (or spend!) your money.



## [Listen to Podcasts](#)

Access educational podcasts that recap market performance and explore economic indicators and trends.



SCAN THE QR  
CODE TO VIEW THE  
ENGAGEMENT HUB

# Financial Wellness

---

Our program goes beyond the traditional approach, aiming to address participant questions on a wide range of topics that extend well beyond their retirement plan.



SCAN THE QR  
CODE TO VIEW THE  
ENGAGEMENT HUB

---

Monthly group webinars

---

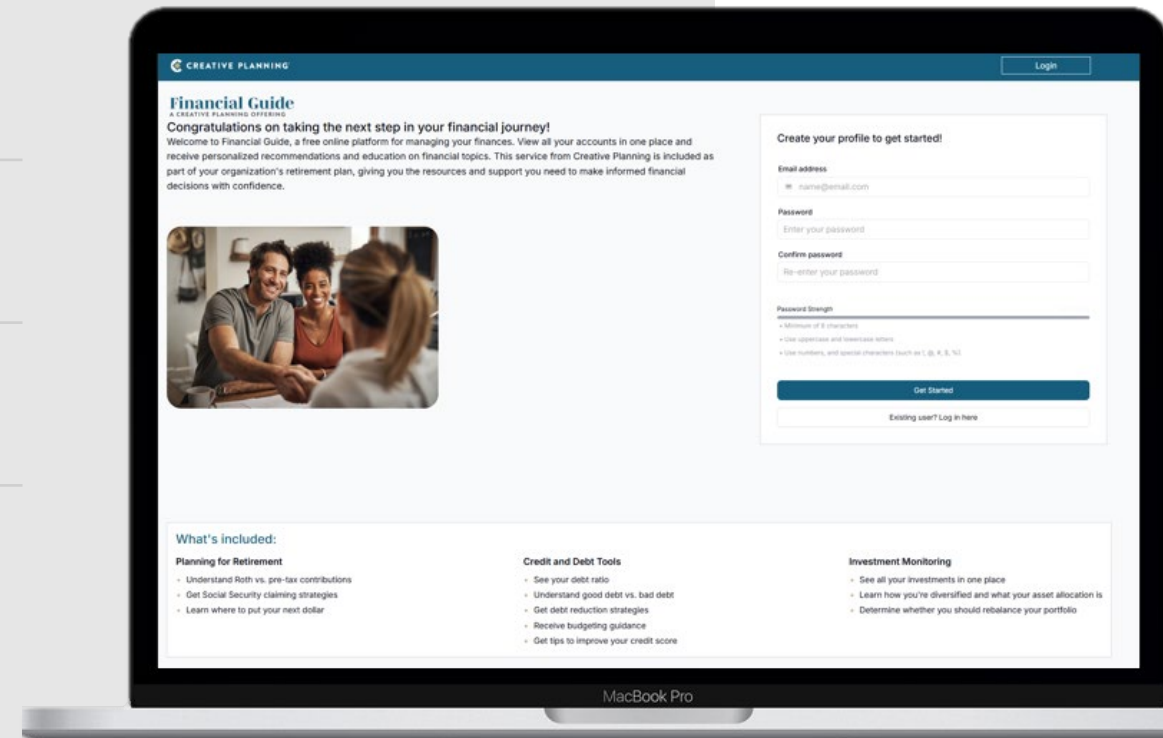
Private one-on-one meetings for action plans

---

Access to the Financial Guide platform

---

Engagement Hub resource center



# The Need for Help

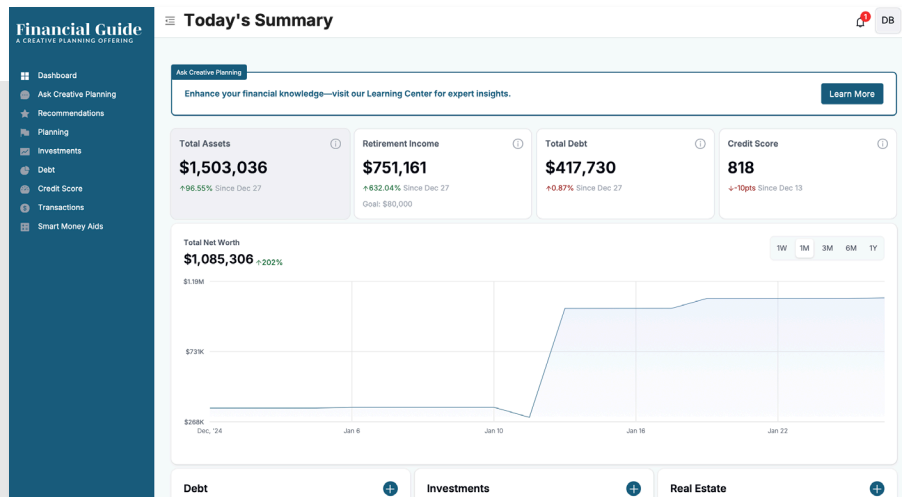
The Financial Guide platform is a one-stop shop for all things personal finance — where budgeting, saving, investing and planning for the future come together in an easy, interactive hub.

View all financial accounts in one place

Debt and credit score tracking

Virtual financial assistant

Spending tracker



**CREATIVE PLANNING**

What qualifies as a hardship withdrawal?

A hardship withdrawal from a 401(k) or similar retirement plan is allowed under certain circumstances where you have an immediate and heavy financial need. The IRS generally recognizes the following situations as qualifying for a hardship withdrawal:

1. Medical expenses for you, your spouse, or dependents that are not reimbursed by insurance.
2. Costs related to the purchase of a principal residence, excluding mortgage payments.
3. Tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, children, or dependents.
4. Payments necessary to prevent eviction from your principal residence or foreclosure on the mortgage on that residence.
5. Funeral expenses for your immediate family.
6. Certain expenses for the repair of damage to your principal residence that would qualify for the casualty deduction.

It's important to note that hardship withdrawals are subject to income taxes and may also incur a 10% early withdrawal penalty if you are under the age of 59½, unless an exception applies. Additionally, plan rules can vary, so it's crucial to check with your plan administrator for specific guidelines and requirements.

Do I need emergency savings?

**CREATIVE PLANNING**

You should have \$25,000 in emergency savings to cover unexpected expenses. This amount is based on your monthly income and is a good rule of thumb to follow. If you don't have this amount saved up, you should look for ways to reduce your spending and save more money. This will help you build up your emergency fund and be better prepared for unexpected expenses.

Should I save pretax or Roth?

**CREATIVE PLANNING**

Deciding between pre-tax and Roth retirement contributions is crucial for your long-term financial health. Factors like your current tax bracket, age, income, and dependents play a key role in this decision. Our goal is to minimize taxes over your entire lifetime, not just this year.

For your situation, I recommend allocating 37% to pre-tax investments and 63% to Roth investments. As you're in your 40s, a balanced approach offers you the benefits of both types and helps with tax diversification.