

A Consumer's Guide to Financial Wellness:

When implementing a Financial Wellness solution, there are many programs available. Let's take a critical look at what is available in the market place and how to shop for financial wellness programs:

Categories to consider when shopping for a program that's right for your workplace	Financial Wellness Offered Through A 401(k) or SAP Program	Financial Wellness Offered by Digital-Only tools	Financial Wellness Offered through Existing Multi-solution Platforms	 MY FINANCIAL COACH'S Total Financial Wellness Solution +:
Provides a Personal Advisor	Call-center or a redirection to a call center	Sometimes a dedicated advisor	A dedicated financial advisor	A dedicated financial coach
Unbiased Financial Advice	Can only talk about existing employer solutions	Is often backed by a product or solution provider, may have unbiased self-help tools	Is often part of a larger financial institution with proprietary products and sales goals	Have no financial products offered by their financial coaches
Comprehensive Advice	Only speaks about the specific program offered by the employer and cannot speak to personal financial holdings	Often focused on a niche such as a retirement, budgeting, debt pay off, etc...	Mostly focuses on a few subjects but sometimes goes into all aspects of financial planning including tax and legal	Provides an unbiased comprehensive financial plan that can be supplemented by information from Subject Matter Experts
High level of Financial Experience of Client Service representatives	Often not credentialed or licensed to give advice	May have some licensing or may not have any licensing	Has some licensing but could vary depending on the cost	Always has a CFP® available as well as additional designations
Onboarding Experience	Often a 1-800-Call Number or A digital invitation via print or email	A digital invitation via print or email	In-person seminars, lunch and learns, digital onboarding, etc...	Custom-tailored to the client's need. We work with HR to design the roll-out solution
Transparent Costs for Planning Services	Often included in the cost of a 401(k) or HR services plan at a % of assets under management or a flat fee	Often at very low cost but mostly available through large roll-outs	Costs range depending on services rendered and could vary depending on the program	Transparent pricing of \$2,500 a year with \$500 per person that works with MFC



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Terry C. Jones



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