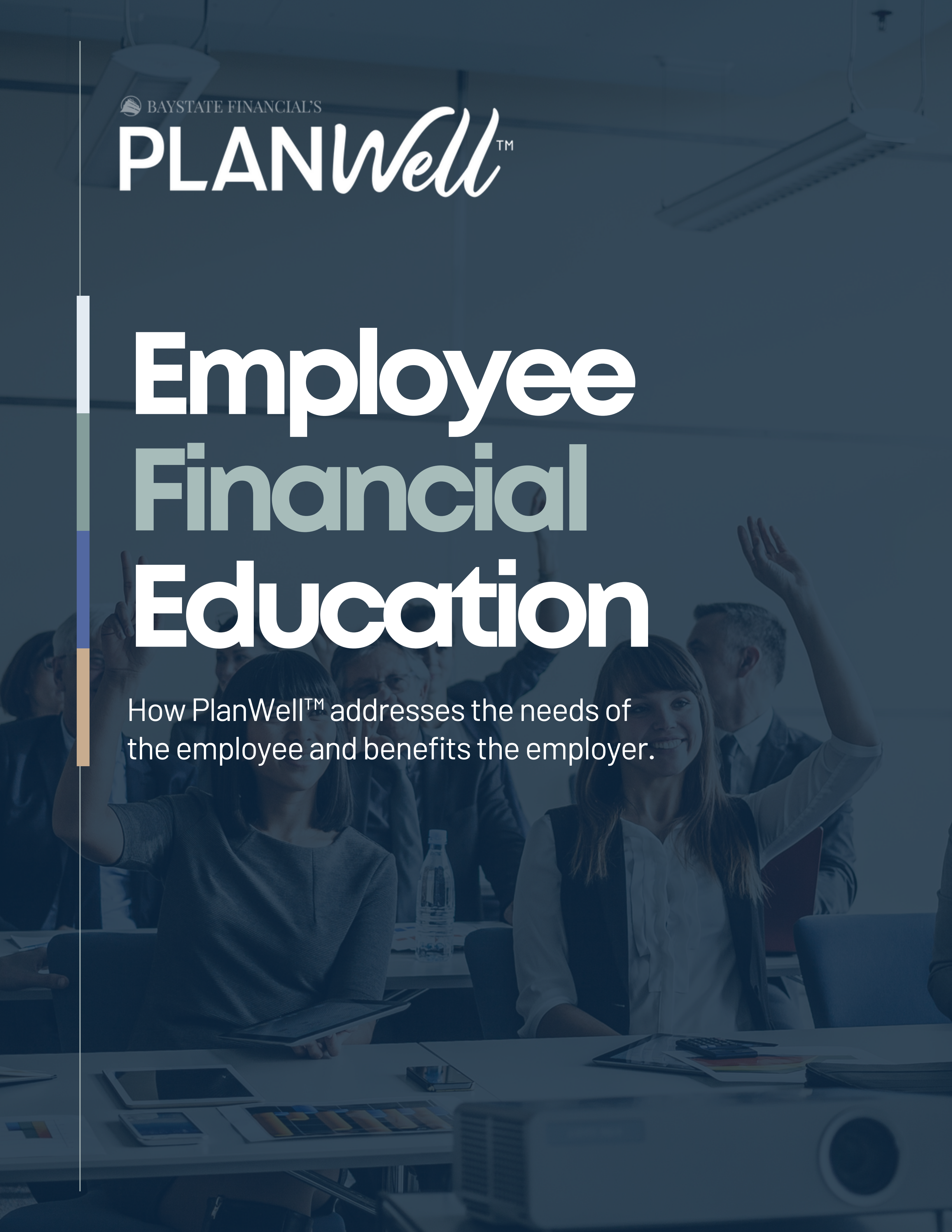


BAYSTATE FINANCIAL'S

PLANWell™

Employee Financial Education

How PlanWell™ addresses the needs of the employee and benefits the employer.

Who We Are

Created by the thought leaders at Baystate Financial, PlanWell is here to help you bolster your company's HR department and educate employees with turnkey onsite and virtual engagements, delivered at no cost to your team. Together with the company's existing benefit offerings, these sessions allow employees to receive objective information on all the factors that contribute to pursuing one's financial goals. Additional engagements tackle subjects ranging from college financing to retirement planning. Our team of financial professionals guides employees through group workshops and optional one-on-one coaching sessions to help them achieve their goals.

200+
companies trusted PlanWell to educate their employees

91%
of attendees said the content was easy to follow along

20+
PlanWell has educated employees across 20+ industries

98%
of employees recommend PlanWell to another coworker

All Numbers As Of 12/31/2024

What We Offer

PlanWell is a complimentary financial wellness program designed to be user-friendly and accessible for employees at all financial stages. The program includes:

Customized Educational Workshops

To be successful, an employees well-being program needs to be as varied as your workforce. That's why we offer three paths to PlanWell that are customized to your needs. Each workshop offers 45-minutes of content with 15 minutes for Q&A. Workshops can be virtual, on-site, or hybrid.

Engagement Tools

Participants will be provided with various engagement tools, such as budgeting sheets, workbooks, and calculators. These resources help encourage active participation and hold attendees accountable for their progress, ensuring they stay on track with their financial goals.

Access to Financial Professionals

Employees can schedule one-on-one coaching sessions with financial professionals to receive personalized guidance, helping them navigate complex financial decisions.

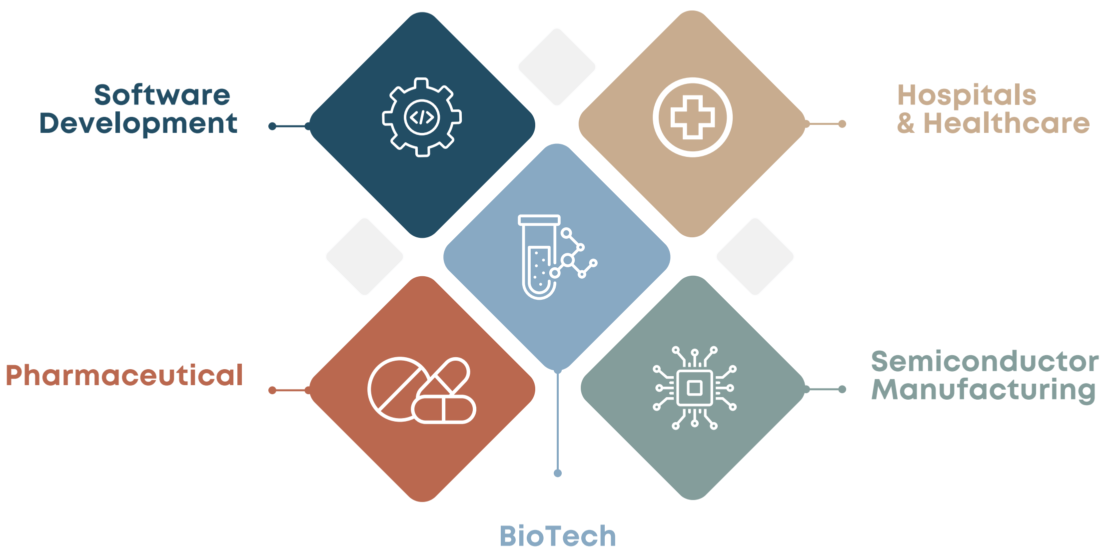
Ongoing Support and Resources

The vast majority of PlanWell relationships are ongoing. Our curriculum is intentionally structured to serve as a continuous resource, supporting employees throughout their financial journey.

Who We Serve

We partner with companies in **more than 20 industries**—each with unique needs, but with one common goal: empowering employees.

Here are just a few:



“The feedback has been overwhelmingly positive, and we’re incredibly grateful for the lasting impact it has had on our team.”

“As HR Director, I’m always looking for ways to enhance our employees’ well-being, and the PlanWell program has been a game-changer. The financial workshops were thoughtfully tailored to meet the unique needs of our workforce. They provided invaluable education and practical guidance on how to maximize employer-provided benefits, such as retirement plans and insurance. Employees gained a clearer understanding of how these benefits fit into their broader financial picture, empowering them to make more informed decisions. The feedback has been overwhelmingly positive, and we’re incredibly grateful for the lasting impact it has had on our team."

HR Director - BioTech*
Boston, MA

Our PlanWell Champions

PlanWell Champions are experienced public speakers and experienced financial professionals dedicated to delivering impactful financial education. As subject matter experts on company benefits, they provide employees with clear, actionable guidance. Our Champions continuously enhance their expertise through ongoing education. Many are pursuing advanced financial industry designations such as CFP®, CLU®, and ChFc®, helping to ensure they bring the highest level of knowledge and professionalism to every session.

112
PlanWell Champions

72%
of attendees request a meeting with their PlanWell Champion

91%
of attendees said the content was easy to follow along

All Numbers As Of 12/31/2024

Two-Prong Approach

PlanWell empowers employees with the knowledge and tools they need to take control of their financial future. Through interactive group workshops and personalized coaching, we help employees make informed financial decisions, which can lead to reduced stress, increased productivity, and improved overall well-being.

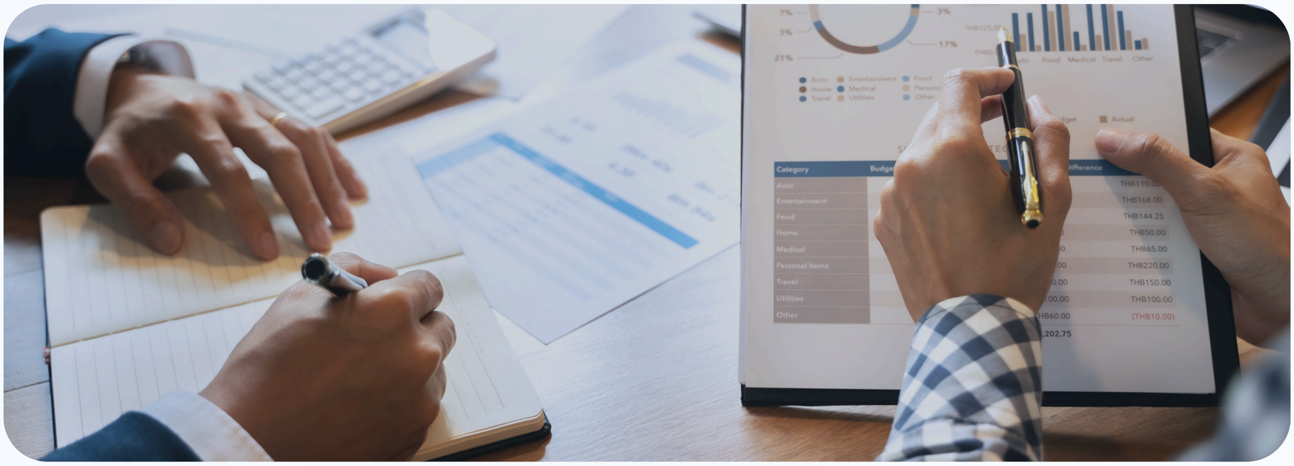
Group Education

Our 1-hour workshops, led by licensed financial professionals, provide engaging and customized content tailored to your employees' unique needs. We work with employers to provide complimentary education designed to explain and highlight their existing employer-provided benefits. By utilizing interactive tools and real-world examples, we help ensure participants leave with actionable insights they can apply immediately.

Personal Financial Coaching

For employees seeking one-on-one guidance, our personal financial coaching sessions offer a deeper dive into their financial goals and challenges. Whether planning for retirement, optimizing benefits, or navigating major life events, our financial professionals provide holistic financial planning across key areas:

- *Investments*
- *Retirement Planning*
- *Benefits & Total Rewards*
- *Insurance Protection*
- *Major Life Events & Transitions*



Three Paths to Financial Wellness

The Today Through Retirement™ Series

Our signature Employee Financial Education series provides an in-depth curriculum to those seeking the fundamentals of personal finance. This four-part series covers topics that range from saving and budgeting, all the way through retiring from the workforce, and post-employment life. It's designed to work in tandem with your benefits, acting to bolster your workplace wellness efforts and educate your employees on how these fit into their personal financial picture.

The Milestone Series

Designed for a range of ages and knowledge levels, this approach highlights your employees' milestones, and focuses on need-to-know topics segmented by life stages. These curated courses dig deeper into concepts that include, but aren't limited to, getting married, buying an investment property, understanding social security and creating reliable income during retirement. The best part? They're based on the interests of your employees—in fact, your employees choose their own syllabus. Once they complete our pre-engagement survey, we learn their interests and use that understanding to develop the program that's most relevant.

Workshops By Topic

Not certain where to start, or what to do once your initial series wraps up? With PlanWell™, you're covered. Our topic-based presentations can act as a great one-off engagement, as an introduction to our PlanWell™ series, or a continuation of it. Our workshops are tailored specifically to your company—to not just add value to your employee benefits offering, but to enhance it. Choose from our list of over 45 topics to create an ongoing culture of curiosity at your company, or curate your own multi-part educational series. With this adaptive model, the choice is yours.

The Today Through Retirement Series

This series is designed to help employees make the most of the benefits you offer, no matter the provider, by increasing **awareness, understanding,** and **engagement**. Through practical guidance and actionable strategies, we help your team tackle short-term financial goals while building a foundation for long-term wealth and financial independence.

Session 1: SaveWell

Gaining awareness and setting goals

Session 1 focuses on the first step of planning for a successful retirement: Helping each employee understand their individual retirement goals and the factors that will impact those goals. We explore external factors and those that an individual can control, like taking a more informed approach to saving. Attendees move forward into the series with a better feel for how saving today will impact their options tomorrow.

KEY LEARNINGS:

- *Understand the impact of planning and knowing retirement goals*
- *Monitor and decipher the difference between necessary and discretionary expenses*
- *Company matching opportunities*
- *Tax-sensitive account types to maximize likelihood of reaching retirement goals*

Session 2: InvestWell

Understanding how to put savings to work

In this workshop, we cover how employees can apply savings principles from Session 1 and put them to work in pursuit of their retirement goals. From identifying levels of risk tolerance to exploring the investment vehicles available to attendees, we provide a clearer picture of how to grow a nest egg by investing it.

KEY LEARNINGS:

- *Understand degrees of risk tolerance*
- *Manage volatility*
- *Understand the role of diversification within a portfolio*
- *Learn to use the passing of time to make the most of your investments*

Session 3: LiveWell

Preparing for uncertainties through your future

This session explores how to utilize your assets to prepare for the uncertainties of life after work. With the right strategies, employees can help to ensure that, regardless of outside conditions, they continually improve their chances of a successful future.

KEY LEARNINGS:

- *Identify guaranteed income sources that can be counted on during retirement*
- *Learn to take on an appropriate level of risk*
- *Be more strategic with investments*
- *Understand the differences between reliable and unreliable sources of income in retirement*

Session 4: ProtectWell

Protecting a fulfilled life and retirement

In this workshop, we explore how individuals can protect their ability to make and save money. Even more importantly, we cover how they can protect themselves financially against the unexpected hardships that life can throw their way. Employees leave the series knowing how to build a more protected plan for their future.

KEY LEARNINGS:

- *Ensure that important documents are up to date*
- *Understand the importance of disability coverage to protect income*
- *Explore the full scope of health coverage options*
- *Review the topic and value of estate planning*

Workshops by Topic

BUDGETING
Creating a Budget
Becoming Financially Independent
Financial Goal Setting
Financial Wellness Overview
Managing Student Debt
Family Money Skills: Saving Up for Ages 5-8
Family Money Skills: Goal Setting for Ages 9-12
Finance 101

INVESTING
Common Money Mistakes
Planning for College
Roth Conversions. Are They Right for You?
Asset Allocation
Investment Basics
Personal Risk Profile
Taking Control of Debt

INSURING; LIFE + INCOME
Health Savings Accounts
Protecting Your Income
Understanding Life Insurance
Disabled? Me? Never
Protecting What Matters Most

ADVANCED CURRICULUM
Understanding Your Stock Benefits
Exit Planning for Executive Management
Retirement Planning for Executive Management
Advanced Estate Planning
Creating Reliable Income During Retirement

RETIREMENT PLANNING
Envision Your Successful Retirement
Estate Planning 101
Planning for Retirement
Predictable Income in Retirement
Retirement Risks
Sources of Retirement Income
Understanding Social Security
Retirement Income: Now + Later Strategy
The Social Side of Retirement
Who is Guarding your Retirement?

BUSINESS PLANNING
Employee Financial Wellness Strategy
Simple Steps for Exiting Your Business
Business Succession Planning
Understanding the Value of Your Business
Actionable Ideas for Business Owners

AND MORE
Women and Finances
Military Families
Helping You Make a Difference: Charitable Giving

How PlanWell Works For You

A sustainable program supported at the highest levels demonstrates a corporate commitment to employees and helps define corporate culture. Employees gain financial **confidence**, feel a greater sense of **engagement** and **retention**, and prepare for both expected and unexpected expenses. It's a win-win.

Tailored to Your Unique Needs

Our workshops are tailored to the company and your unique needs.

Engagement Tools

Attendees utilize the PlanWell™ workbook for their future financial roadmap.

Onsite, Virtual, or Both!

Engagements are held virtually or in person at times that work best for your team.

Holistic Advice

Employee meetings with our financial professionals for holistic advice and strategies to help crystalize their financial goals.

BAYSTATE FINANCIAL'S PLANWell™

www.planwelleducation.com