MOMENTUM:

HELP FOR EVERY FINANCIAL MOMENT THAT MATTERS, WHEN IT MATTERS MOST

Momentum by Edelman Financial Engines™ is an integrated financial wellness benefit that provides your employees unlimited access to professional guidance, educational resources and digital tools to help them get answers to complex questions during every financial moment that matters in their lives, personally and professionally.

In this highly competitive environment to acquire and retain talented employees, Momentum is an invaluable, pivotal benefit HR professionals can provide their employees.

Momentum includes a robust digital financial wellness platform tailored to each employee's moments with financial implications, such as starting a new job, saving for college, tax implications of equity compensation, optimizing Social Security, preparing for transition to Medicare and more. Employees will have unlimited access to:

- Live counseling sessions with a specially trained group of CRPC® and CFP® credentialed advisors
- A dynamic library of curated content, webinars and educational resources
- Financial planners to help individuals with more complex needs

Employees want, need and expect a benefit that helps them manage their finances

85%

would like to direct questions to a licensed professional[1]

80%

would value financial education[1]

79%

would value interactive, digital tools[1]

Momentum by Edelman Financial Engines™ is a workplace financial wellness platform that combines time-tested 401(k) investment advisory capabilities[2] with a dynamic suite of integrated resources – giving employees the momentum they need to accelerate their financial confidence, moment by moment.

Featuring a broad range of digital tools and education materials, targeted communication strategies and access to one-on-one counseling and planning, *Momentum* guides employees from the time they onboard at a new company all the way to retirement, with a focus in four critical areas:

1. Online advice and managed account services for 401(k) investments[2]
2. Curated campaigns and specialized guidance to address key financial considerations for both personal and professional life milestones
3. Ongoing support for everyday financial questions as well as more advanced planning situations
4. Individualized experiences designed to address the distinct needs of diverse employee groups

EFE believes that everyone deserves to move their financial lives forward and *Momentum* is an example of how we're bringing this mission to life. For more information about *Momentum by Edelman Financial Engines™* visit:

https://www.edelmanfinancialengines.com/workplace/

3+ DECADES

MORE THAN THREE DECADES HELPING PEOPLE ACHIEVE THEIR FINANCIAL GOALS

Edelman Financial Engines has more than three decades of experience and expertise helping people achieve their retirement and financial goals through 401(k) planning and individual wealth planning.

[1] Edelman Financial Engines Data Warehouse as of Dec. 31, 2021.

[2] Investment advisory capabilities including online advice and managed account services for 401(k) investments available to plan sponsors at applicable recordkeepers. Provision of these services subject to definitive agreement.

MEDICARE TRANSITION

EMPLOYEES TRANSITIONING TO MEDICARE NEED GUIDANCE AND CLARITY

Your employees nearing or at age 65 can benefit from valuable guidance on Medicare premiums. Unknown by most, these premiums are based on the modified Adjusted Gross Income reported on tax returns in the two years prior to enrolling for Part B (medical costs) and Part D (prescription costs). Helping your employees plan before they decide to go on Medicare can help them avoid surcharges on their premiums.

Medicare can be complicated and having access to financial education, digital tools and, most importantly, experienced financial counselors who can help your employees get clarity will be invaluable. Your employees can get help with:

- Understanding how life-changing events such as marriage, divorce, a spouse's death, loss of income from property and more can impact premiums
- Avoiding certain changes that will increase taxable income that impact Medicare premiums
- How to tax-efficiently manage income from Required Minimum Distributions at age 72
- Tax and investment strategies to potentially reduce tax liability

The transition to Medicare and its complexity can be confusing, but with guidance on all the implications, your employees will be grateful for help to make the most of their Medicare eligibility.

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EMPLOYEE TRANSITIONS

MOMENTUM CAN HELP RELIEVE ANXIETY FOR EMPLOYEES IN TRANSITION

Nearly every company or organization has the difficult task of reorganizing the workforce because of downturns or other corporate events. The pandemic forced many companies into this situation, which led to voluntary or involuntary layoffs. Not only is it a time of significant uncertainty for the outgoing employee, but it can also negatively impact employees who remain at the company.

With Momentum, you can give employees who are leaving the company access to financial education, digital tools and, most importantly, professional guidance from an experienced financial counselor who will address a broad range of topics relevant to voluntary and involuntary transitions:

- Filing for unemployment
- Health insurance and the option to use COBRA to extend benefits
- Considerations for transitioning employer-sponsored retirement accounts like a 401(k)
- Contacting lenders about debt relief
- Revisiting a budget for the change in income

Employees who are transitioning – voluntarily or involuntarily – need help addressing these topics. Companies that give them access to guidance will have a better reputation with those who are leaving the company and those who are staying.

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