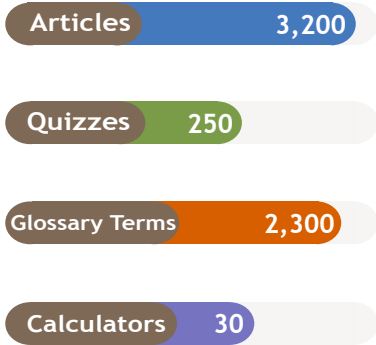


# PERSONALIZED FINANCIAL EDUCATION COURSES WITH MEASURABLE OUTCOMES

The Financial Fitness Academy™ is an online financial wellness education program that provides employees with unbiased instruction in personal finance, investment, and retirement fundamentals. Academy suggests learning topics, tracks employee progress, and rewards employees for course completion. After taking the Checkup and learning on the Academy platform, participants consistently demonstrate significant improvement in their financial knowledge, attitudes and behaviors, leading to more productive and healthier employees.

Admins have access to a robust business intelligence/analytics dashboard. They can identify which employees are engaging with the platform without seeing individual results.



## START & STOP THE PROGRAM WHEN IT WORKS FOR YOU! (or promote it year-round)

- ▶ **Financial Fitness Checkup**  
A pre-program assessment
- ▶ **Turnkey Promotion Tools**  
Accessible from a user-friendly dashboard
- ▶ **Business Analytics & Reports**  
A snapshot of progress and participation
- ▶ **Rewards & Recognition**  
Points and badges gamify the learning experience
- ▶ **Works with All Learning Styles**  
Over 14,000 articles, quizzes, and videos for every learning style
- ▶ **Data Security & Privacy**  
Confidential and private
- ▶ **Dedicated Support**  
Implementation and ongoing program support
- ▶ **Engagement Triggers**  
Employees receive reminders to pick up where they left off or get new course suggestions.

### Recommendation Engine

Academy has improved its recommendation engine. The program tracks participant progress and suggests new learning tracks based on the results and previous courses.

### Makes Learning Fun

Academy gamifies the learning process by using quizzes, tools, points, and badges to help participants become more engaged and retain more information.

### Increased Participation

Academy includes a year-long subscription to unlimited tutorials/courses so employees can expand their knowledge in multiple areas. Automated emails remind employees to finish courses and suggest more courses to take.

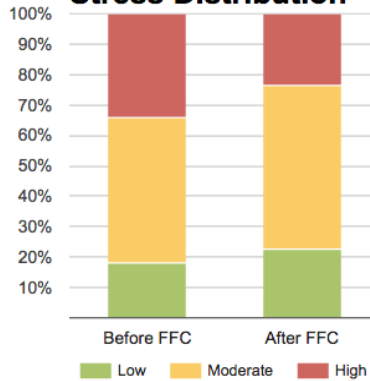
**Proven Formula for Success**

Built on proven academic and organizational research, the Financial Fitness Group has been educating employees and reducing financial stress for almost 20 years!

The Financial Fitness Academy™ expands on everything we have learned from our legacy products. Academy’s innovative recommendation engine suggests unbiased education courses in three main tracks: personal finance, savings and investments, and retirement fundamentals. Academy suggests learning topics, tracks employee progress and rewards employees for course completion.

After using our products, participants consistently demonstrate significant improvement in their financial knowledge, attitudes and behaviors, leading to more productive and healthier employees.

**Employee Financial Stress Distribution**



**20% Improvement in financial stress**  
↳ **\$170 worth of increased productivity for every employee!**

\* Results based on 4000+ post education surveys in 2015

**Request a Demo**



“We strongly believe in financial education for our employees. This program aligns with our objectives to make many forms of financial education available to faculty and staff. Our partnership with the retirement plan providers proved to be exceedingly valuable with this online program, and stimulated employee interest for more opportunities for continued education.”

- Cornell University Benefits Associate Director

**Personal Finance**

- Budgeting
- Emergency Funds
- Bankruptcy
- Home Buying
- Credit Cards
- Financial Action Plans
- Debt Management
- Student Loans
- Preventing Foreclosure
- Getting Married
- Estate Planning
- Flexible Spending Accounts
- Getting Your Taxes Done
- Life Insurance
- Rebuilding Credit
- Taxes
- Identity Theft
- Lifestyle Planning
- Power of Attorney

**Saving & Investing**

- Investment Goals
- Retirement Planning
- Understanding Balance Sheets
- Types of Stocks
- Taxes on Different Investments
- Bond Investing
- Small, Mid, and Large-Cap Stocks
- Risk Tolerance
- Certificates of Deposit (CDs)
- Convertibility
- Mutual Fund Basics
- Government Bonds
- Index Funds
- Investment Strategy
- Money Market Funds
- Money Market Accounts

**Retirement**

- Pension Plans
- Roth IRAs
- Retirement Planning
- Long-Term Care Insurance
- IRA Deductions
- Life-Cycle Funds
- Retirement Risks
- Social Security
- Types of IRA Accounts
- Where to Live in Retirement
- Working in Retirement
- Choosing Life Insurance
- Withdrawing from Your Portfolio
- Tax-Deferred Accounts
- Reverse Mortgages
- Keogh Plans
- Medicare
- Taxes in Retirement