



Financial Planning as a Benefit to Attract, Retain and Reward Key Employees

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Attracting and Retaining Top Talent

- From the COVID 19 pandemic to the Great Resignation, front line employees in all industries face growing pressure in their jobs.
- Companies now recognize the importance of retaining their best talent by addressing their personal and professional needs, prioritizing their wellbeing, and providing them with flexible benefit options.
- When you offer financial wellness/planning programs to your employees, you signal to them that you care and have a realistic view of their work/life balance.

The Challenges for Employees



The Problem Key Employees Face

Most Employees :

Complex Financial Situations

401(k), Stock Vesting, deferred compensation, long term incentives, insurance etc.

Overworked/ Busy Schedule

Limited time to focus on personal affairs

Inability to Coordinate Workplace Benefits and Personal Assets

Privileged and Confidential

Advisors:

Not compensated or trained in the coordination of workplace benefits

Often selling products not focusing on education

Answers if available might require coordinating multiple sources.

Bandwidth - don't have time or incentive to hand hold or educate...

The Financial Planning Team

It takes a team to put together a comprehensive plan.... Who's coordinating the experts?



Only Half of Employees Understand Their Benefits

- Data shows up to 80% of companies report their employees do not open or read benefit materials
- Many benefit plans involve complex rules and jargon driven by the IRS code or insurance companies that are confusing and complicated to employees.
- As companies work with different vendors to deliver benefits, in most cases there is more than one point of contact and different platforms to provide benefit information - with no coordination.

Source: Renz, C. (2019, July 2). *Council post: Only half of employees understand their benefits. here's what HR leaders can do about it.* Forbes. Retrieved August 23, 2022, from <https://www.forbes.com/sites/forbeshumanresourcescouncil/2019/07/02/only-half-of-employees-understand-their-benefits-heres-what-hr-leaders-can-do-about-it/?sh=16748e7d7813>

The Challenge for Employers



Pandemic Financial Stress is Impacting Organizations' Bottom Line

Employees whose financial stress increased due to pandemic:

- 45% say finances have been a distraction at work
- 72% would be attracted to another company that cares more about financial well-being than their current company
- 57% avoided having a medical issue addressed due to cost
- Impact on productivity
- Impact on retention
- Impact on health

“One of the mistakes that I made in determining a benefits package was assuming that if we paid our team members well and gave them good health benefits, they’d be well set up for taking care of themselves financially.”

- Jason Hull HR Director On Planning

Keys to Effective Financial Planning for Corporate Executives

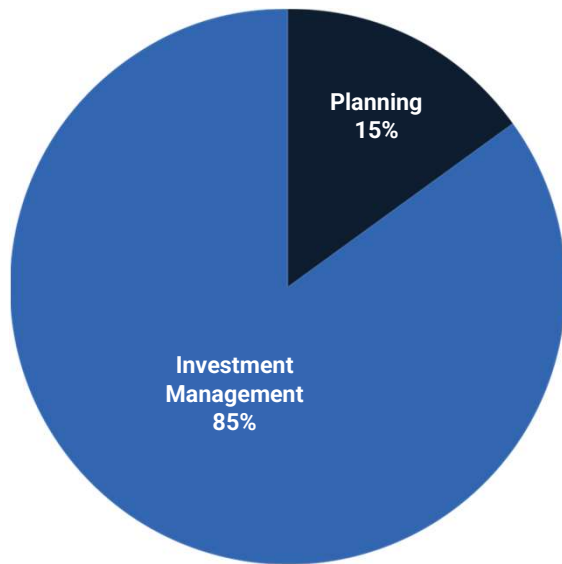
- Maximizing the rewards of working as an executive
- Achieving financial security
- Planning for the future
- Planning for and minimizing taxes
- Planning for others
- Managing risk and maximizing rewards

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Maximizing Corporate Benefits

- **Optimize Compensation & Benefits**
- Increase workforce retention and ROI on benefit programs by realizing the true value of what you offer.
- **Enhance Productivity & Focus**
- Educate and empower your employees to have confidence in their finances, so they stress less and stay productive.
- **Navigate Risk**
- Promote compliance with company procedures, regulatory policies and tax laws.

The My Financial Coach™ Difference — Holistic Financial Wellness



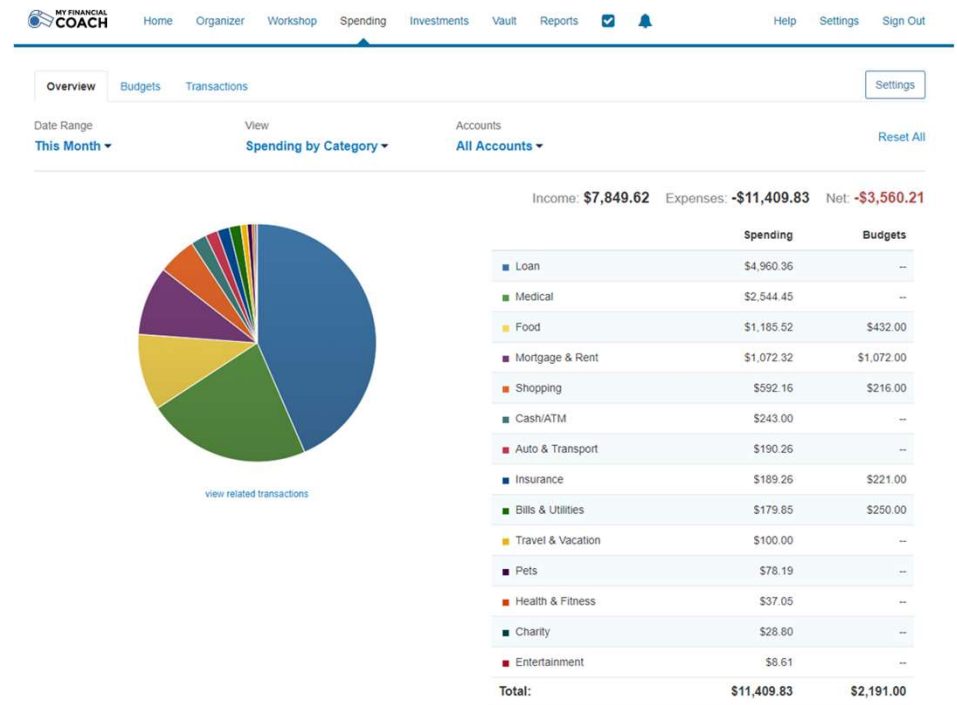
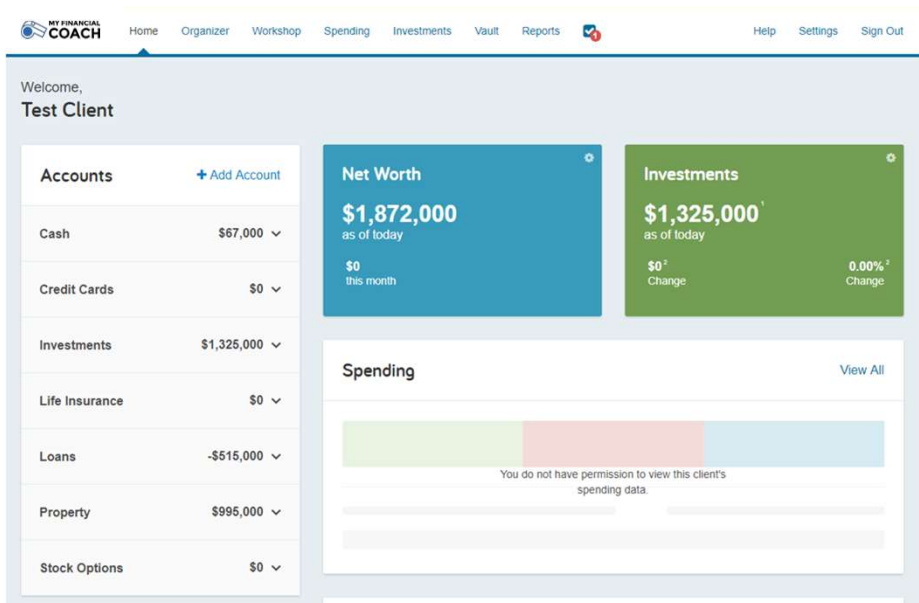
Traditional Investment Provider

Our unique approach to Financial Wellness & Planning



My Financial Coach with Subject Matter Expert

Our SmartTech™ Technology Advanced. Secure. Convenient.



Your Corporate Partner in Wellness

70% of employers with financial wellness programs do not produce formal success measurements.



See trends in the benefits industry

MFC consistently scans latest industry trends for relevant benefits that can reduce group plan costs or improve employee benefits on the individual and group level.



Use data collected to analyze employee wellness

While MFC diligently protects employee data privacy, we also enable employers to understand their employees' financial well-being with high-level data views to assist in future benefit decisions.



Support your HR team when communicating to your employees

As trusted advisors, we communicate open enrollment dates and recommend timely strategies to employees to improve benefit use and respond to changes in the benefits line-up.



Collect survey data and analyze progress

From measuring increases in benefit enrollment to surveying workplace satisfaction, we hold ourselves accountable to the employer to deliver on our value proposition.

Three Options for Financial Wellness/Planning

SELF GUIDED	COURSE GUIDED	FINANCIAL COACH GUIDED
Access to eMoney and videos/content	Plus email access to CFP®s	\$1,000 One-Time Onboarding Fee
<hr/> \$5/ Month Cancel Anytime <hr/>	<hr/> \$35/ Month Cancel Anytime <hr/>	Full access to CFP®s and online platform <hr/> \$100/ Month Cancel Anytime <hr/>
Available as a Stand-Alone Product Upload Your Corporate Documents	Available as a Stand-Alone Product Upload Your Corporate Documents	Available as a Stand-Alone Product Upload Your Corporate Documents

We're ready to lead you into
the future of workplace wealth
and financial wellness.



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