



Employee Experience

2024, FIRST QUARTER



PRODUCED FOR

Sample Co.

Employee Experience

Your Employee Experience is a holistic financial education and planning program that pairs the power of one-on-one financial coaching with digital tools and resources to get your employees on their path to a successful financial future.



Resources and Deliverables



One-on-One Financial Coaching



Monthly Financial Workshops



Employee Experience Relationship Manager



Monthly Newsletters



Incentive Program



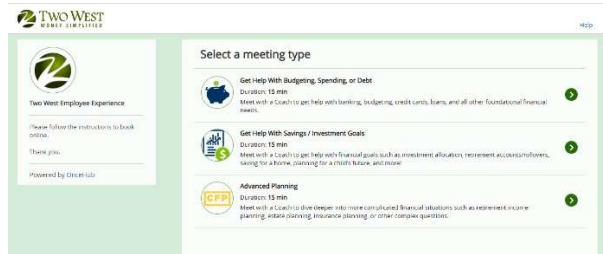
Detailed Reporting

One – On – One Financial Coaching



Everyone deserves help with their financial plan.

We provide unlimited one-on-one financial coaching sessions to participants. Our professional financial coaches can help with an array of financial needs including enrolling in the retirement plan, determining contribution rate / employer match, understanding investment selections, and other personal financial matters important to the individual!



Scheduling a virtual meeting is easy!
Participants go to our website,
select the topic they'd like to address, then
select a day and time that works for their
schedule.

During the virtual coaching sessions, our financial coaches will address questions from the participant, and assign actionable tasks appropriate to their situation.



Coaches can provide resources such as articles, videos and calculators.
If the participant has more advanced planning needs, Two West offers financial planning services curated to the participant's unique situation.

Monthly Newsletter

There's always a lot of buzz in the news, we're here to make sure employees know what's going on and how it impacts them! To keep participants up to date, we send a monthly newsletter with financial updates and suggested ideas of how to take action in their financial life.



Newsletter Intro:

Information about our upcoming monthly workshop and a link to register

Coaches Corner:

Here we update participants on current financial topics in the news and how it impacts them



Monthly Financial Checklist

Check in monthly to get recommendations on financial topics to review!

March

Review Legacy Goals

Revisit estate planning steps to make any necessary updates

Outside of this annual review, be mindful of other life events that could trigger a quicker response for estate planning documents

Monthly Financial Checklist:

Suggested action items for participants to review to keep their financial life healthy

Thrifty Thoughts:

Tips and tricks to help participants save an extra buck or two!



Discounts Everywhere!

Before shopping, visit a coupon website. There's almost always a discount available for where you'll be shopping.

Remove your PMI!

If you initially bought a house with a down payment of less than 20% and have paid the mortgage down to less than 80%, contact your lender to find out if you can have your PMI removed!

Be smart in the kitchen!

Create a meal plan for the week before you go grocery shopping. This can prevent impulse buys and stops the family from saying "What's for dinner" every night!

Monthly Financial Education Workshops

Participants can join each month for our Financial Education Workshop series. Our financial coaches and professional guest speakers dive deep into various topics and break them down so anyone can understand.



2024 Workshop Schedule

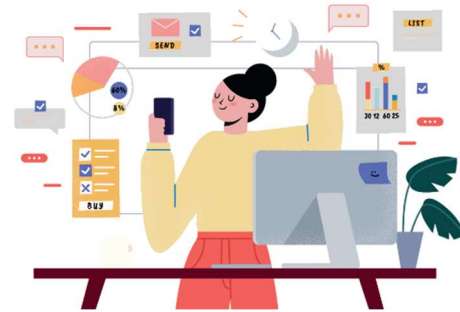
Jan	Start the Year Strong: Budgeting
Feb	Traditional IRA, Roth IRA, SEP IRA... What's Right For Me?
Mar	Emotions Expectations, and Economics: Investments 101
Apr	The Five-Minute Financial Plan
May	401(k), Rollovers, and Mega Backdoor Roth
Jun	Understanding Medicare with Guest Speaker
Jul	Beyond the Basics: 529s, College Funding & FAFSA
Aug	Five Things Every Woman Should Know About Investing
Sep	Social Security
Oct	Retirement Income Planning
Nov	Tax 101
Dec	The Home Stretch

Incentive Program

Folks should be rewarded for adopting healthy financial behaviors. Every month, we reward 10 lucky random drawing winners with Two West themed prizes as a thank you for engaging with the program!



To be entered for the drawing, users can participate in a **coaching** session, attend a **workshop**, complete a feedback **survey**, **register** for the online tools, **link** their accounts online, or complete an assigned **task** by their financial coach



Drawing winners will receive an email from one of their financial coaches congratulating them on winning the drawing and thanking them for engaging with the program!

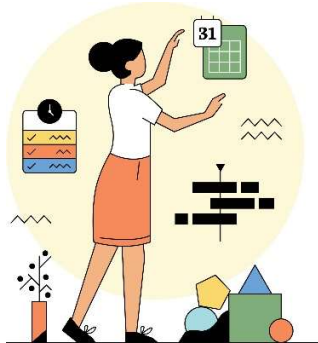
Prizes are high quality giveaway items including name brands such as Eddie Bauer, Nike, Yeti, and Oakley



Incentive programs unique to your organization are available upon request and can be refined to target ways you would like to see employees engage

Employee Experience Relationship Manager

Our Employee Experience Relationship Managers handle all communication to your employees about the benefits of their retirement plans and Employee Experience. They are your dedicated go-to contact for education services!



Provide your Relationship Manager with a list of employees names and email addresses and they'll take care of the rest!

Keep the employee list up to date monthly for the best experience.

Employees receive an onboarding email campaign explaining all the features of the Employee Experience benefit.



The Employee Experience Relationship Manager also takes care of sending out the newsletter and workshop reminders to staff so you don't have to!

How It Works



Essential

Dedicated RM handles employee communication for you! Just give us a list of names and emails, and we'll take care of the rest - welcoming them, sending newsletters and invitations, and providing engagement reporting. Quarterly Impact Reports, Net Promoter Score Results, and Topic Tracking during coaching sessions keep you informed.

Basic

All program material, weblinks, and content are provided to the employer for distribution to their employees.

Features	Essential	Basic
Who communicates the program to employees?	Two West	Plan Sponsor
Monthly Financial Workshop	✓	✓
Monthly Newsletter	✓	✓
Virtual One-On-One Coaching	✓	✓
Virtual Group Sessions	✓	✓
Virtual Group Launch	✓	✓
Monthly Drawings	✓	✓
Impact Report	✓	
Proactive Employee Communication	✓	
Dedicated Employee Experience Relationship Manager	✓	
New Employee Welcome Campaign	✓	
Personal Financial Plan Promoted to Each Employee	✓	

What Your Employees Are Saying About Us



We Value Feedback!

Following every 1 on 1 meeting and webinar, we send a 2-question survey to the attendees. The 2 questions are:

1. On a scale of 0 to 10, how likely is it that you would recommend Two West?
2. What is the most important reason for your score?

Results

Below are all of the responses we received for the timeframe referenced. They have been edited to remove any personally identifiable information.

Date	Score	Reason
4/18/2024	10	Amber was amazing at providing me guidance in all things investments and my accounts!!
4/10/2024	10	Very helpful with answering all my questions.
1/29/2024	10	I really appreciate Tim Jansen taking the time to explain things to him - that are everyday understandable items to him, but explains it to me in simple terms and with such ease. Thank you Tim for being so helpful.
12/15/2023	10	Thanks so much to Tim for guidance and answering all my questions!
8/3/2023	10	He was helpful in answering my questions and making recommendations on tools that I can use to monitor my finances moving forward.

Time Frame: Since January 1, 2023

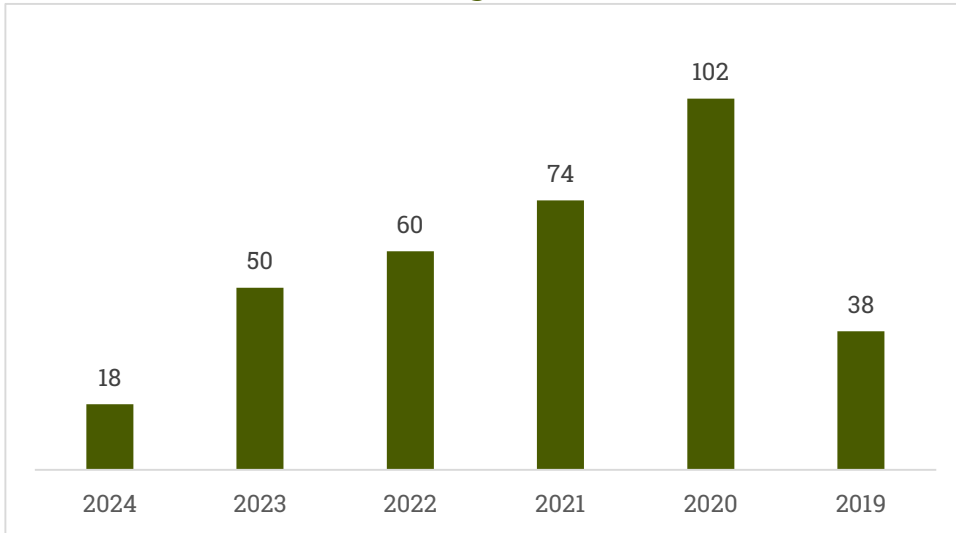
One on One and Group Meetings



342

Total 1 on 1 Meetings

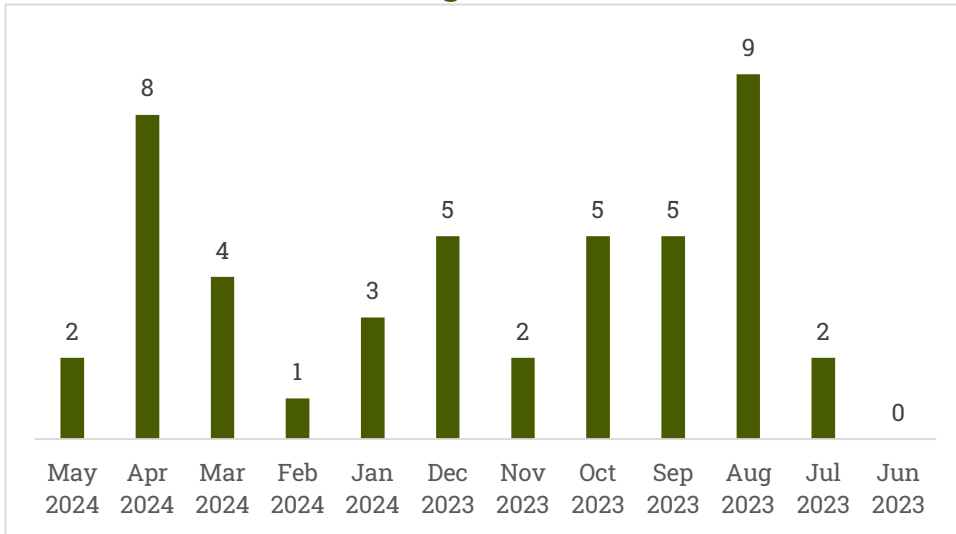
1 on 1 Meetings Last 5 Years



Date	Event
8/14/2024	Employee Group Meetings
4/16/2024	Virtual 1on1 Day
1/17/2024	In-Person 1on1 Day
9/20/2023	In-Person 1on1 Day
4/19/2023	In-Person 1on1 Day
1/18/2023	In-Person 1on1 Day

Since January 1, 2022

1 on 1 Meetings Last 12 Months



Best Practices to Consider:

1. Offer incentives to complete a 1 on 1.
2. Include our information in new employee orientation.
3. Schedule a dedicated 1 on 1s day.
4. Remind employees about our services during performance review season.

Financial Planning

56

eMoney Personal Financial Websites Requested

15

5 Minute Financial Plans Delivered

Time Frame: All Time

5 Minute Financial Plans



Focusing On First Things First

By asking participants how they feel about each area of their financial life we can focus on areas they are concerned about and put areas of comfort on the back burner. We keep it simple. Participants respond by letting us know “I’m Good”, “I Don’t Know” or “I’m Working On It”.

SHORT TERM SAVINGS

	#	✓	✗	🔧
Do you have a sufficient Emergency Fund?	14	43%	0%	57%
Are your Housing Costs in line?	14	71%	14%	14%
Are your Housing Costs + Debt Costs in line?	14	50%	7%	43%
Do you have a plan for getting out of debt?	14	57%	0%	43%

LONG TERM INVESTING – RETIREMENT

	#	✓	✗	🔧
Do you know how to access your accounts?	14	71%	29%	0%
Do you know if your employer offers “free money” for retirement and, if so, how much it is?	14	21%	79%	0%
Would you like a snapshot of where your retirement savings will take you?	15	80%	20%	
Do you know whether your retirement contributions should be Roth or Pre-Tax?	14	50%	50%	0%
Do you know how much Social Security income you should expect in retirement?	14	14%	86%	0%
Do you know if you will work with a Personal Financial Planner after you retire?	14	14%	7%	79%

Time Frame: All Time

Best Practices to Consider:

1. Offer incentives to complete a 5 Minute Financial Plan.
2. Schedule a group presentation featuring the benefits of a 5 Minute Financial Plan.
3. Promote the monthly Financial Education webinars.

5 Minute Financial Plans



A Basic Plan Is Better Than No Plan At All

A basic financial plan provides direction and structure, steering participants towards goals. It cultivates awareness, encourages savings, and mitigates impulsive decisions. It forms a foundation for future improvements, fostering financial mindfulness and readiness amid uncertainties, offering a semblance of control and preparedness.

LONG TERM INVESTING – OTHER GOALS

	#	✓	✗	🔧
Do you have children's College Savings underway?	13	54%	23%	23%
Do you have basic estate documents in place?	13	46%	31%	23%
Do you have Estate Planning, Charitable Giving or Legacy Planning needs beyond the basics?	13	15%	23%	62%

RISK MANAGEMENT

	#	✓	✗	🔧
Do you have enough Life Insurance in place?	14	50%	43%	7%
Do you have Health Insurance?	14	93%	0%	7%
Do you have Disability Insurance?	13	62%	38%	0%
Do you have Long-Term Care Insurance?	14	14%	79%	7%
Are your other insurance needs in place?	14	64%	36%	0%

Time Frame: All Time

5 Minute Financial Plans



Estimating Retirement Income

Understanding your **wage replacement ratio** is vital for financial planning. It gauges the portion of pre-retirement income sustained after retirement. This measure shapes savings goals and prompts action in order to secure a comfortable retirement.

Results

Average

59%

Low

25%

High

130%

IS THAT NUMBER "GOOD"?

When you retire, you will have two main sources of income, what you've saved in your **Retirement Accounts** and **Social Security**. The chart below estimates the percentage of your current income that you could expect from **Social Security** and how much you need your **Retirement Accounts** to provide. Find your current income on the bottom of the chart and the corresponding percentage of your income you will need your Retirement Accounts to produce.

Household Income Range	Average Wage Replacement Ratio	Target	Average Wage Replacement Ratio (Save 2% More)	Average Wage Replacement Ratio (Work 2 Years More)
\$30,000 - \$50,000	35%	33%	41%	40%
\$50,000 - \$75,000	N/A	37%	N/A	N/A
\$75,000 - \$100,000	62%	42%	68%	71%
\$100,000 - \$150,000	71%	46%	76%	80%
\$150,000 - \$200,000	N/A	47%	N/A	N/A
\$200,000	38%	51%	41%	44%
	59%		65%	67%

Time Frame: All Time

5 Minute Financial Plans



Focusing On A Key Demographic

Approaching retirement, a financial plan becomes pivotal, shaping a secure future. It fine-tunes savings, tackles debts, and aligns investments with retirement aspirations. Such foresight anticipates expenses, healthcare costs, and market shifts, ensuring a smooth and worry-free transition into the golden years.

Age Range	Total	Avg EE Savings Rate	Chose To Include Other Assets	Chose To Include Significant Other's Assets
18 29	4	9.8%	0	2
30 39	1	5.0%	0	0
40 49	7	12.0%	3	3
50 59	0	N/A	0	0
60 69	0	N/A	0	0
70 100	0	N/A	0	0
	12		3	5

Age Range	Average Wage Replacement Ratio	Average Wage Replacement Ratio (Save 2% More)	Average Wage Replacement Ratio (Work 2 Years More)
18 29	60%	68%	67%
30 39	35%	41%	40%
40 49	63%	66%	72%
50 59	N/A	N/A	N/A
60 69	N/A	N/A	N/A
70 100	N/A	N/A	N/A
	59%	65%	67%

Time Frame: All Time

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