FinWell Connect User Guide

Supporting your financial journey

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Getting Started with FinWell Connect

Create your Personal Account

All employees are welcome to join and register with the following link

Create your Account Today

Note: Use your **personal email** associated with your HR system (not your work email).

Log in to your Personal Account

After successfully registering your account, you are free to log-in anytime!

Log in to your Account

Note: For added security, FinWell Connect uses two-factor authentication during each login attempt. This will send a code to your phone, keeping your data safe!

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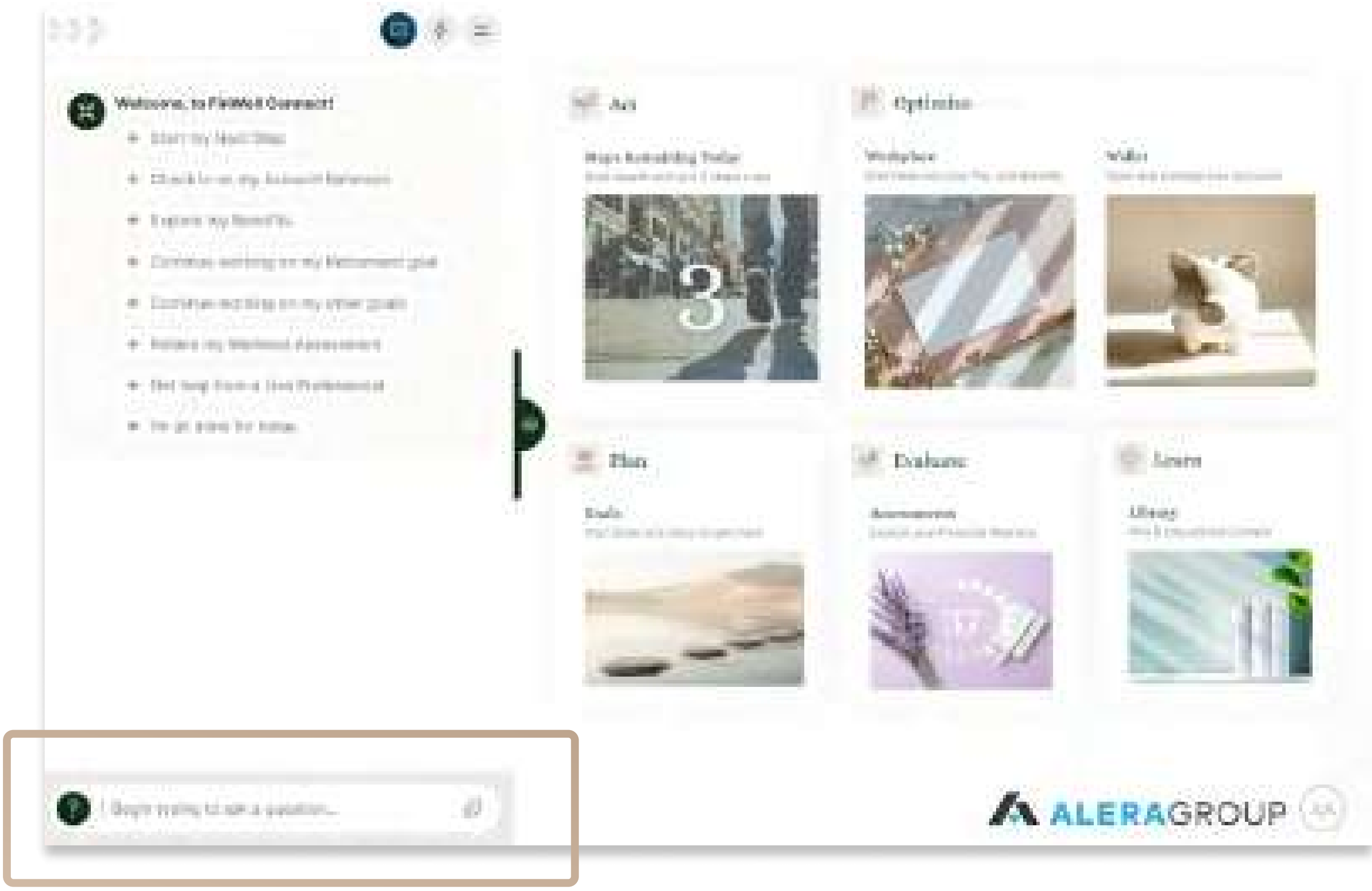
Navigating the Platform

A modern approach to navigation, just ASK the Assistant

Type in the following phrases to navigate to related area...

- ✦ My Benefits
- ✦ My Paycheck
- ✦ My Goals
- ✦ My Financial Health
- ✦ Connect my Accounts
- ✦ Speak with a Coach



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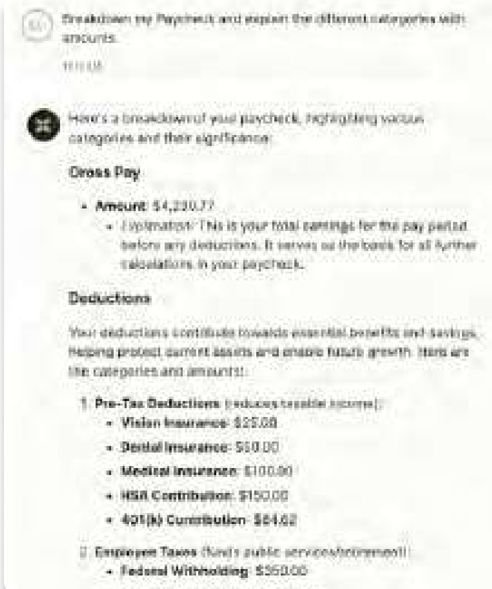
Your Connected Benefits & Paycheck

Your latest paycheck's already securely connected directly from our HR System

Use the Assistant to "Breakdown" your paycheck, learn where your deductions are going, your taxes, and how much you have left over! The assistant can even help detect if you aren't fully maximzing our 401(k) benefit!



We've also connected with your benefits! Dive deeper into your understanding.

✦ What is our 401(k) match?

✦ Do we have commuter benefits?

✦ What discounts do we get?

...and more!

Note: Enrollments into benefits are still supported through your main HR systems during enrollment. This assistant is designed to help you better understanding your offering as it relates to your Financial Journey.

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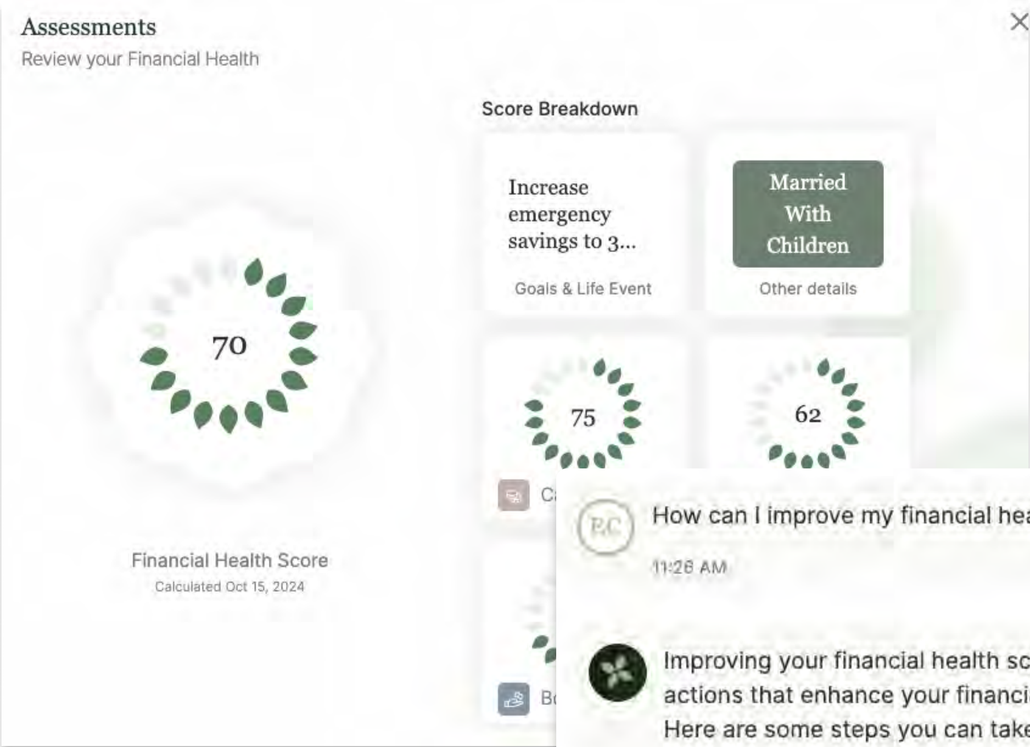
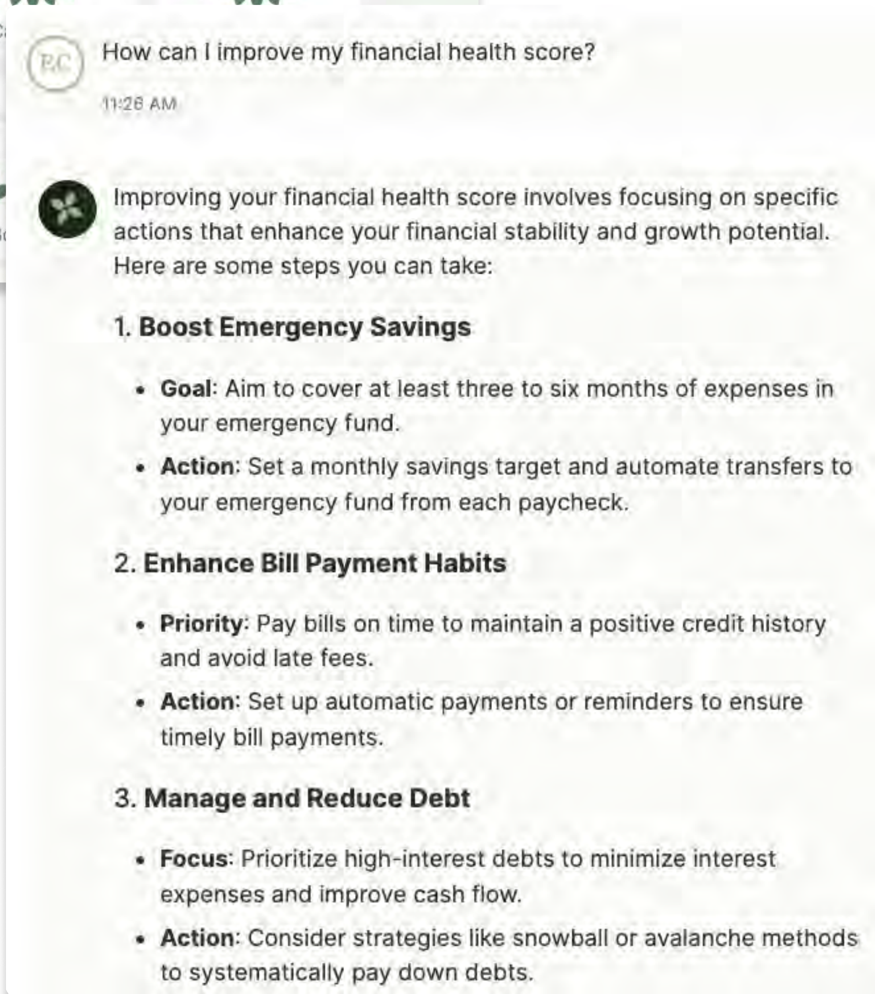
Assess your Financial Health

Have a quick conversation around your Financial Health and receive a FinHealth Score. Ask the assistant how you can improve and to help you interpret the results!





Tip

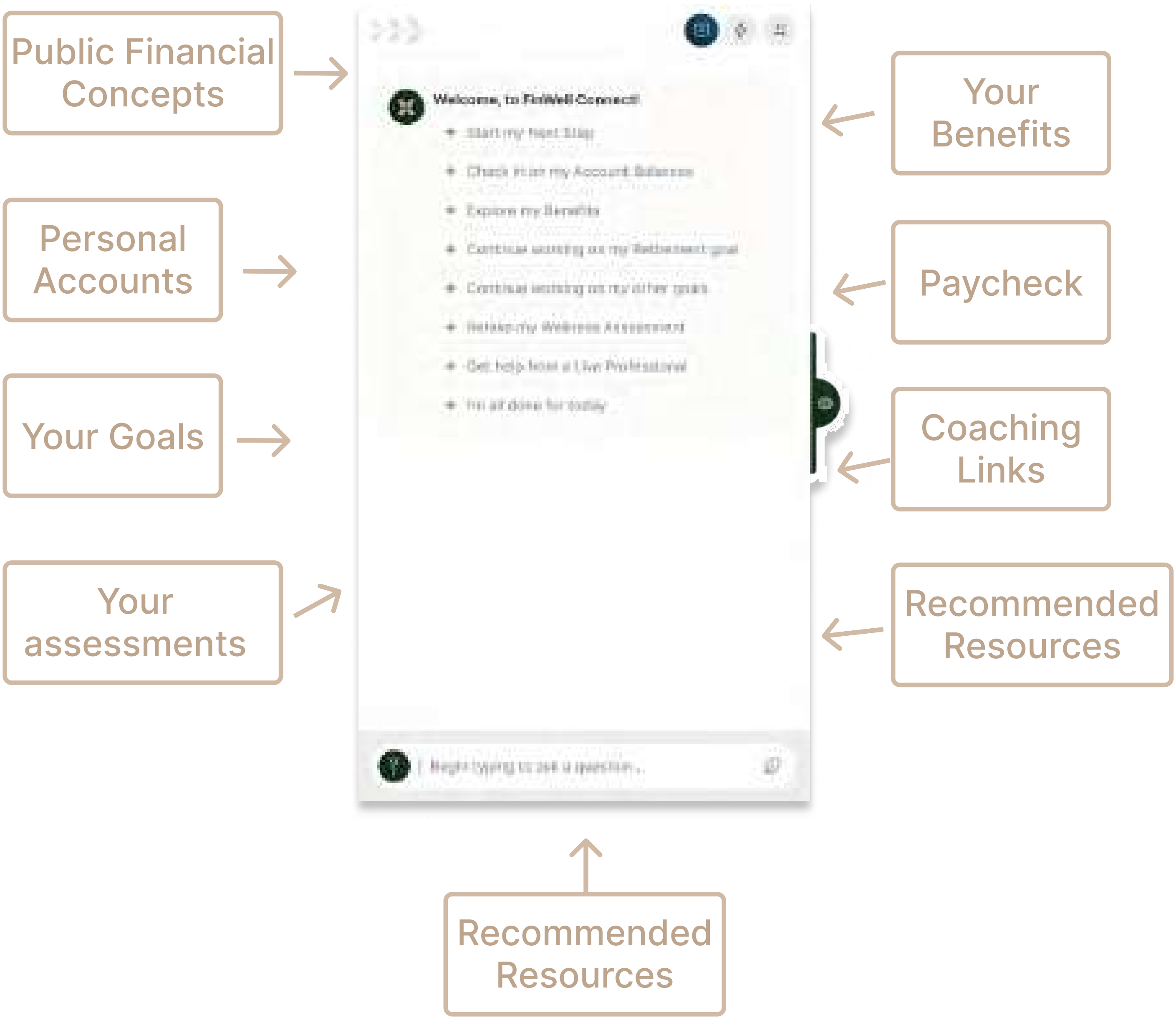
Your answers to this assessment will automatically generate custom goals to help!

✦ My Financial Health

The Assistant - Tips & Tricks

The assistant is trained on a wide variety of financial knowledge, stemming from your Personal Accounts, Workplace Paycheck & Benefits, Advisor / Coach details, and thousands of financial concepts.

Simply ask a question and let the Assistant guide you!



The Assistant - Tips & Tricks

- After every response, you'll be presented with relevant follow-up questions or actions! Select a follow-up, or just simply use natural conversations phrases to continue!

> ✦ This is a response option. Click me and I will answer or perform the action!

- Did you like a resoponse and want to save for later? Use the Pin Icon to save this answer to your library!

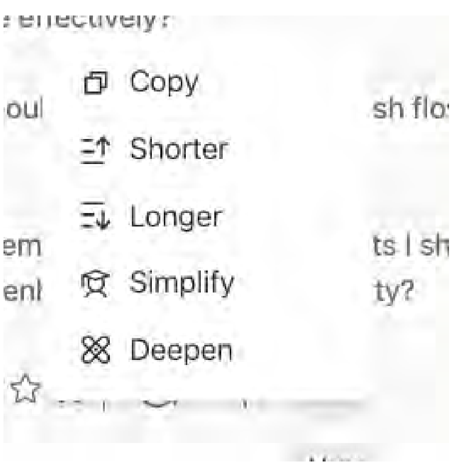
- Want to change the response to make it shorter, simplify the answer, or other changes? Use the "More" options or simply just type how you want to change the answer! This is very helpful when diving into complex financial topics!

> ✦ simplify that for me

> ✦ can you explain further?

> ✦ give me an example

> ✦ summarize that for me



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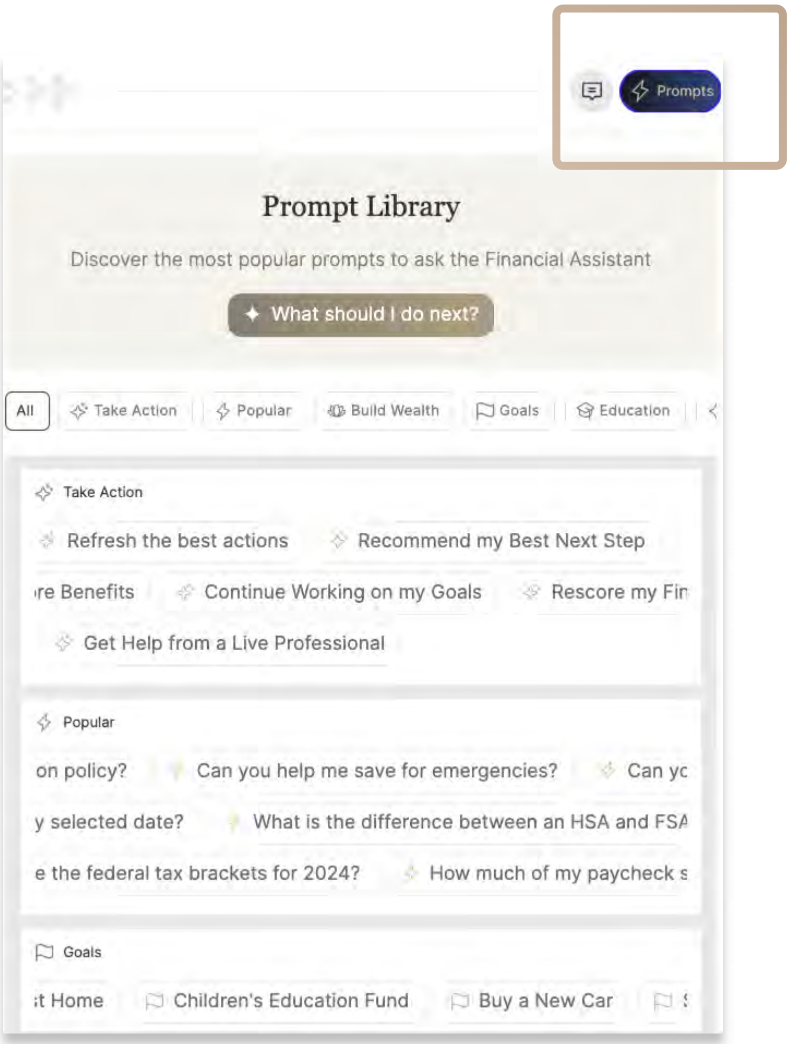
The Assistant - Tips & Tricks

There are also several tools, topics, and helpful prompts to help you continue your journey! Simply click on “Prompts” in the top right of the Assistant.

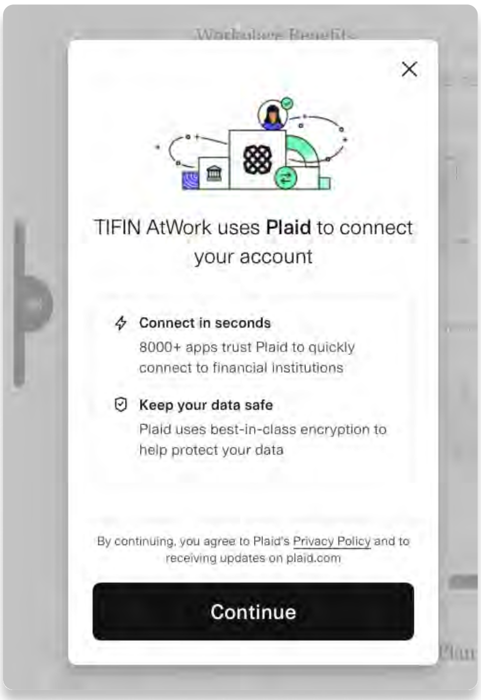
Filter by topic or calculator, then click to start!



Tip: Each tool offers a summary of your results, making it easy to take action based on your personalized financial insights. Your results will also be saved for future use!

Connect your Accounts

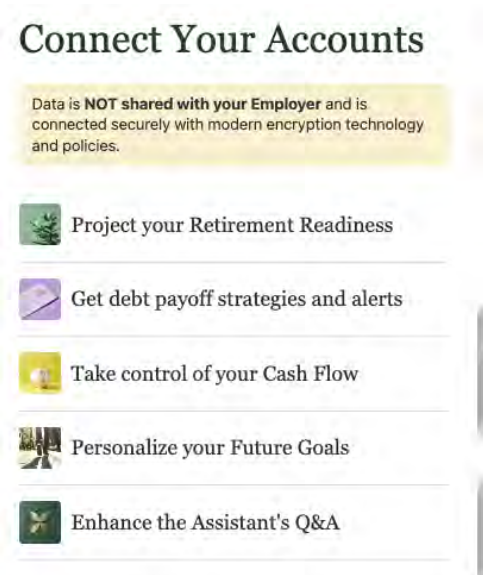
To get the most out of the Assistant, securely connect your accounts via “Plaid”, an industry leading bank connection tool you’ve likely used in other Apps!



Connect by simply typing in phrases like...

- link bank accounts
- connect accounts
- add my credit cards
- Connect investments

Once connected, get your own Personal Snapshot! Use this tool to aggregate all you accounts in one location and begin receiving personalized alerts, or use as part of your Goals!



Note: Your account balances and personal information **IS NOT shared with your employer.** This information is kept private.

Connect your Accounts

- Once connected, get your own Personal Snapshot! Use this tool to aggregate all you accounts in one location and

- Connecting your Credit Cards and Checking / Savings will pull in your transactions for analysis and custom tips and budgeting guidance!

*coming November 2024

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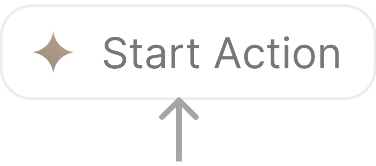
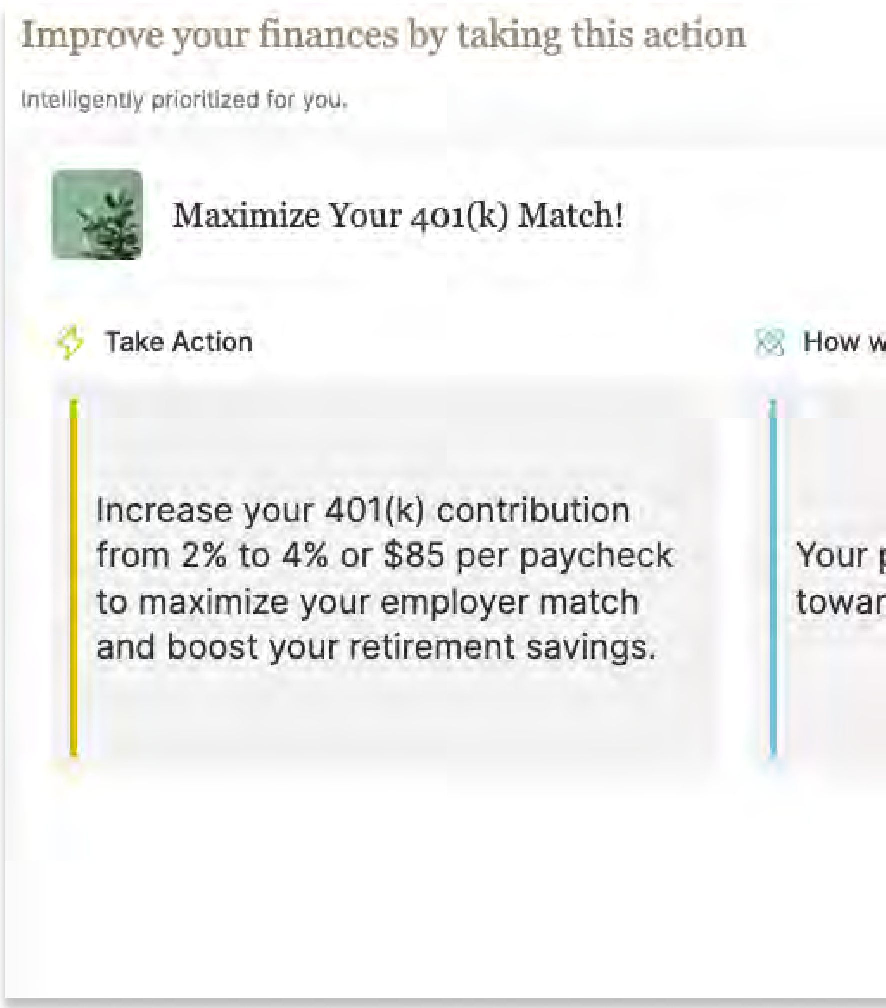
Prioritized Next Steps & Nudges

As you build Goals and connect your accounts, the Assistant will automatically build you “Actions” and alerts to focus on. These will appear in your “Act” section, and are prioritized based on your profile!



This will prompt the Assistant to help you with the action or give you advice!

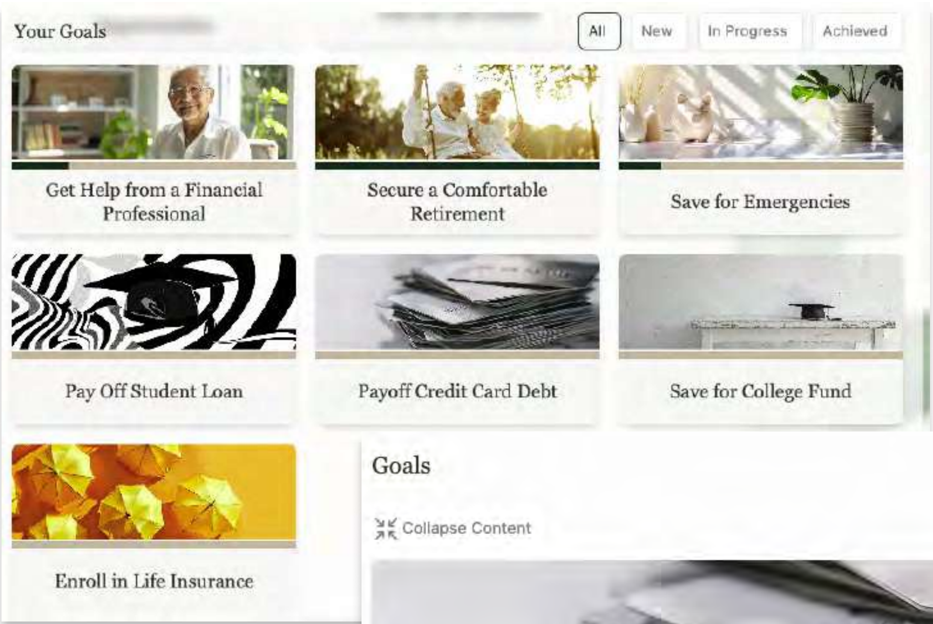


We know working on your Finances can be overwhelming. Thus we encourage just **3 actions per day!**

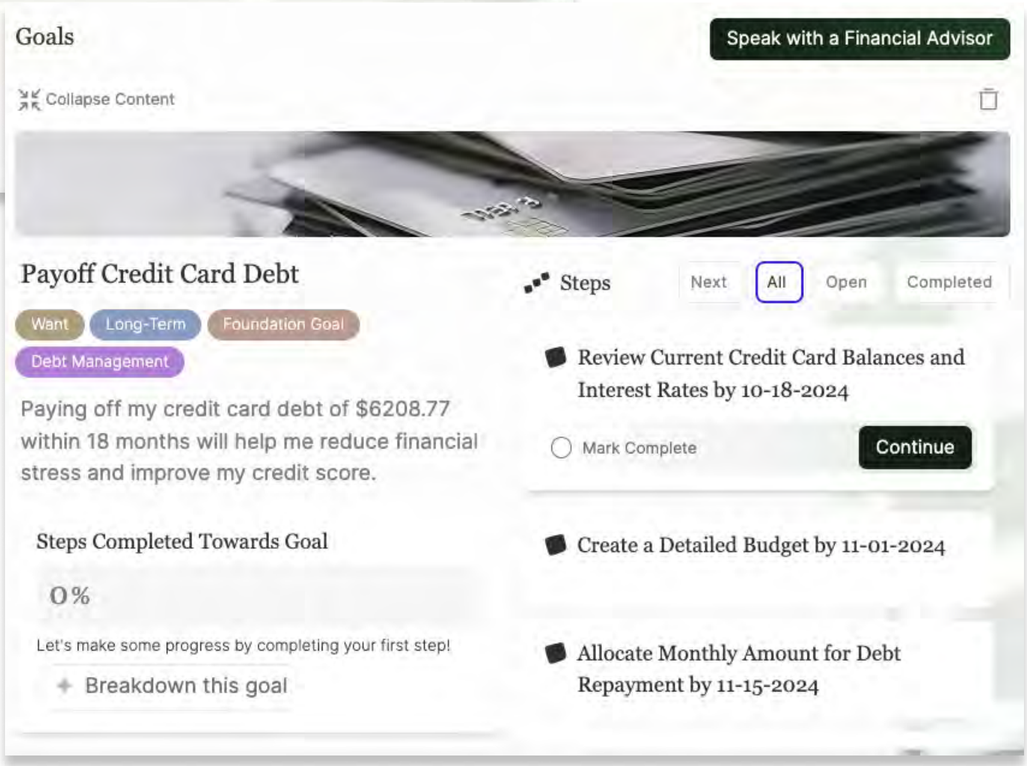
Building & Tracking your Goals

The assistant will create "Personalized" goals and milestones for you achieve! Use phrases like these to start building goals! Then once built simply "Start" the steps to get guidance!

- Can you help me save for....
- I need help with...
- Build a Custom Goal
- Can you help me set aside money for...



The more specific the goal the better!



Setting smaller milestones within each goal can improve motivation and help you celebrate progress along the way

Security & Data Privacy

Data Protection

Your privacy and data security are top priorities. FinWell Connect leverages Plaid for financial account connections, ensuring high levels of encryption and security in every connection. Alera Group and TIFIN are committed to meeting compliance standards that align with the latest regulations on data privacy and information security.

Two-factor Authentication

To enhance security, TIFIN uses two-factor authentication during each login attempt. This keeps your account protected and ensures that only you can access your personal financial information.

Data is Encrypted & Anonymized within the AI systems

PII Data is encrypted within the AI systems and select fields are anonymized to help protect your personal information.

Compliance Guardrails

To ensure compliance and topic relevance, the AI Assistant has guardrails to prevent it from breaching compliance or engaging in topics not related to your Financial Health.

Note: For more details, refer to Alera Group's Privacy Policy, which outlines the security protocols designed to protect your financial data and privacy.

Troubleshooting & Support

Getting Help Regarding the FinWell Connect Program

Expect a response within 24 hours during business days.

Fin-WellConnect@AleraGroup.com

Getting Help with the TIFIN @Work Platform

Email TIFIN support anytime for assistance logging in, connecting accounts, understanding the platform, and more...

support@tifinatwork.com

Your Benefits Specialist team are not designed to help support the Technical System. Please reserve your Technical questions for the above groups. If you have questions related to your benefits specifically beyond what the AI can answer, then reach out to your respective HR team.

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Working with a Financial Professional

Benefits of Financial Coaching and Advisory Support

- Alera Group's FinWell Connect Integrate program connects you with professional financial coaches and advisors, providing personalized guidance to support your unique financial goals. Working with a financial professional can help you:
- Create a comprehensive financial plan tailored to your circumstances.
- Gain insights on specific areas like retirement planning, investment strategies, debt repayment, and more.
- Stay accountable and motivated to reach your financial goals with expert check-ins.

Pro Tip: Use coaching sessions to clarify any areas where you feel uncertain, from budgeting strategies to saving for larger goals.

How to schedule an Advisor Session

Speak with a Coach

- To schedule a session:
  - Log into TIFIN and navigate to the Advisor Access or Coaching section. Simply type **"Speak with a Coach"**
  - Select an available time that works best for your schedule, or type "Schedule Advisor Session" in the assistant chat.
  - You'll receive an email confirmation with details on your upcoming session.

Note: Sessions are offered virtually, giving you the flexibility to connect from anywhere. Most sessions last about 30 minutes to 1 hour.

Working with a Financial Professional

Preparing for your Session

- To get the most out of your advisor meeting:
  - Review Your Goals: Check your existing financial goals and any recent changes in your account before the session.
  - Gather Documents: Bring any necessary documents (e.g., recent pay stubs, debt balances, retirement account statements).
  - List Key Questions: Think about the areas where you need the most guidance, such as maximizing savings, planning for a big purchase, or navigating investment options.

Pro Tip: Ask the AI to assist! Use phrases like - “Generate a financial summary for an upcoming meeting with a financial coach”, or “Summarize my goals for me”, etc.

What to expect during your session:

- Your advisor will start by reviewing your financial assessment and goals. Expect questions that help clarify your financial situation, which will enable them to offer tailored advice.
- Advisors may suggest specific steps to improve your financial health, recommend tools within the platform, or offer resources for further learning.

Follow-up and additional Support

- Post-session, you’ll receive a summary email, highlighting key takeaways, next steps, and any resources your advisor may have recommended.
- You can schedule follow-up sessions as needed to check on progress or discuss new financial goals.

Takeaway: Working with a financial professional can provide valuable insights to help you reach your financial milestones faster. Regular check-ins help ensure you’re on track and adapting to any changes in your financial situation.

Getting the most out of the Program

How to maximize the value of the program?

To maximize the platform's value, log in regularly, set specific financial goals, and engage with the assistant. These small, consistent actions can significantly impact your financial journey and help you build a more secure future.

Regularly revisit your goals and adjust as life circumstances change. Your financial assistant is designed to adapt with you, so you're always supported in reaching your financial milestones.

Employer Insights and Analytics

If you're part of an organization that offers FinWell Connect, employers can track engagement and overall financial improvements through anonymized, aggregated data. This helps your employer better understand the financial wellness needs of the workforce without accessing personal details.

No exact account balances, Assessment Scores, Goals or other information is shared directly associated to your profile.

Disclosures

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For specific information, please refer to your Summary Plan Description. If you need personalized investment advice specific to your needs, please contact your financial professional. You should consult a tax professional for specific tax inquiries and concerns.

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