

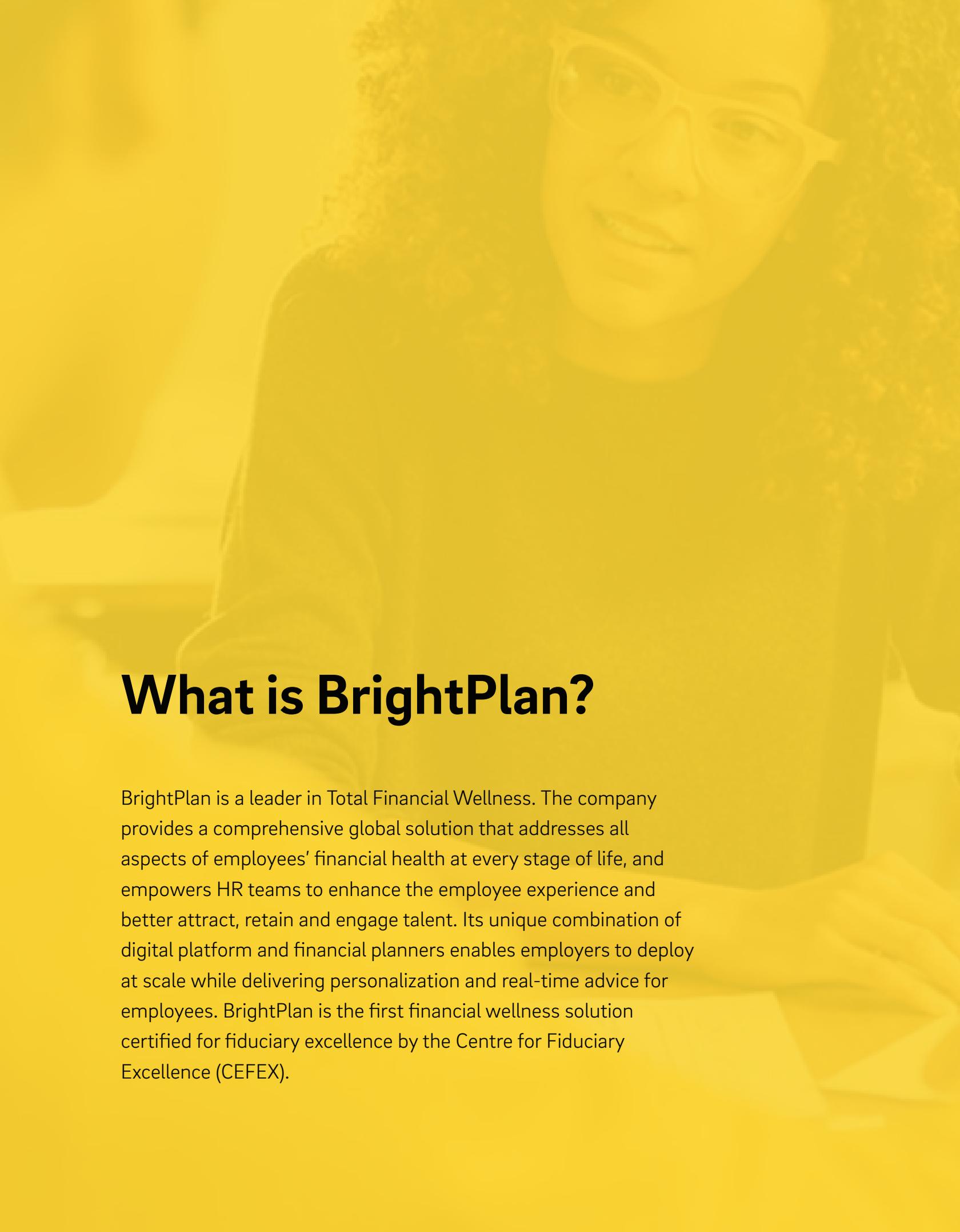
BrightPlan[®]

Financial Wellness For Everyone



Total Financial Wellness is the trusted solution built to lead *all* employees to financial success on their own terms at every stage of life.





What is BrightPlan?

BrightPlan is a leader in Total Financial Wellness. The company provides a comprehensive global solution that addresses all aspects of employees' financial health at every stage of life, and empowers HR teams to enhance the employee experience and better attract, retain and engage talent. Its unique combination of digital platform and financial planners enables employers to deploy at scale while delivering personalization and real-time advice for employees. BrightPlan is the first financial wellness solution certified for fiduciary excellence by the Centre for Fiduciary Excellence (CEFEX).

The BrightPlan Solution

INTEGRATED DIGITAL AND HUMAN SOLUTION

BrightPlan's Total Financial Wellness solution is real-time, personalized, actionable and integrated with employer benefits. The financial app enables employees to consume financial education, create a custom financial plan, and track all of their money in one place. The app is paired with experienced financial planners who can spot gaps in a financial plan, give valuable validation that employees are moving in the right direction, and answer specific and personal questions about an employee's finances.

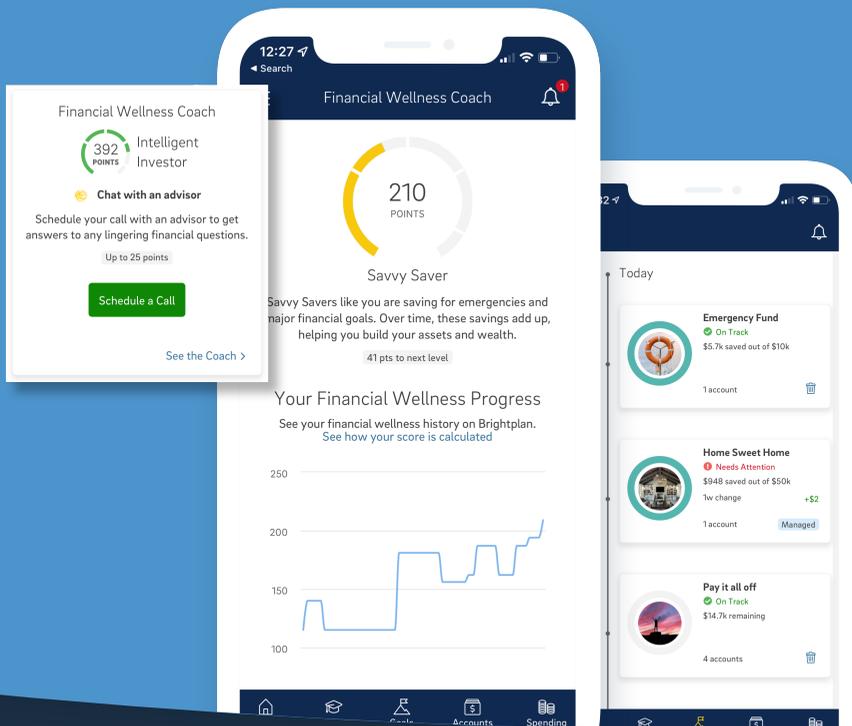
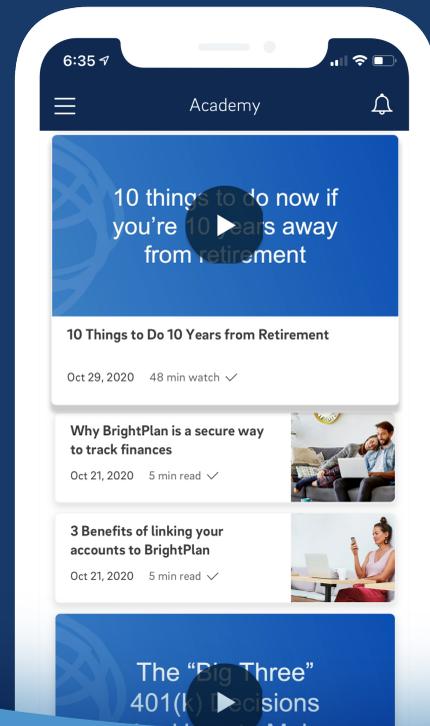
The four key pillars of BrightPlan's Total Financial solution are **Learn**, **Plan**, **Invest**, and **Manage**.



The Financial App

Learn

- BrightPlan Academy
- CFP®-curated short-form content
- Live & on-demand webinars
- Company-specific content
- Personalized and relevant



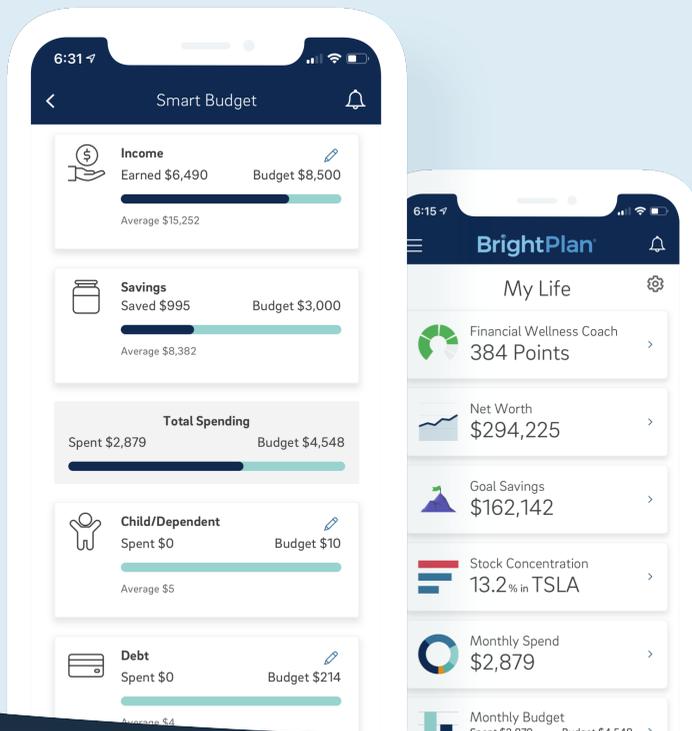
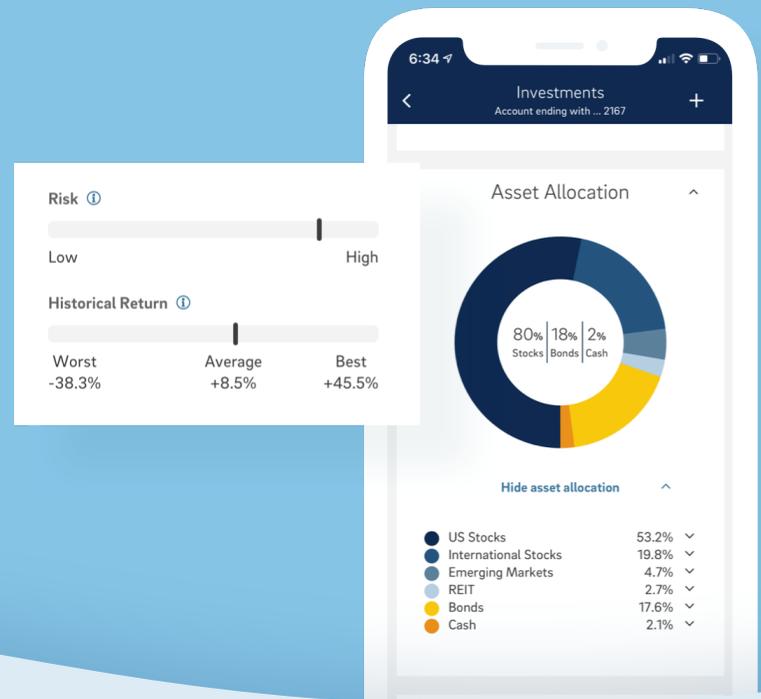
Plan

- Financial Wellness Coach
- Goals-based planning
- Benefits optimization
- Total rewards statement
- Tax guidance & filing
- Estate planning
- Student debt optimization

The Financial App

Invest

- Goals-based investment advice
- Asset allocation analysis & advice
- Global diversification recommendations
- 401(k) investment advice
- Investment fee analysis
- Tax diversification
- Risk tolerance assessment

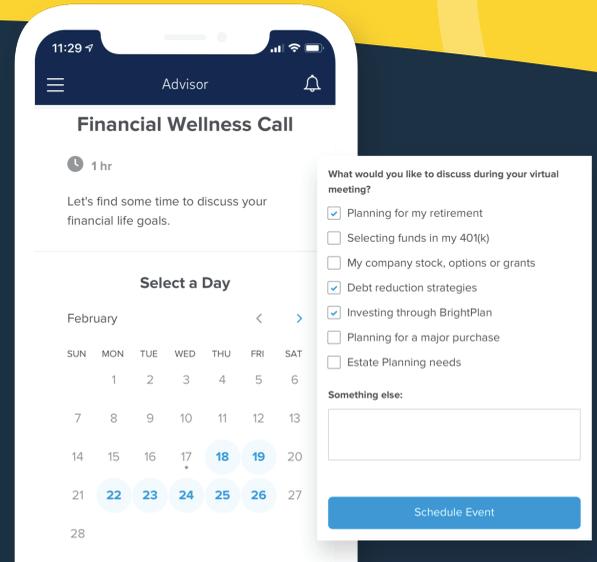


Manage

- Financial Wellness Score™
- Equity Compensation Planner
- Goals progress reports
- Personalized balance sheet
- Spending analysis
- Smart budget

The Financial Planners

- Personalized advice from experienced financial planners trained in your company's benefits
- Unlimited access to financial planners held to the fiduciary standard
- Employees have the option to work with a dedicated financial planner or the first available
- Financial planners are full-time, salaried employees - not 1099 employees
- Work in conjunction with the financial app to help employees take action toward their goals
- Global support through in-country financial planners
- More than 55% of financial planners are women or people of color



9.7 out of 10 satisfaction score*

FEATURED FINANCIAL PLANNERS:



Daniel Lee, CFA, CFP®, EA



Joan Gonzales, CFP®



Dan Stokes, CFP®



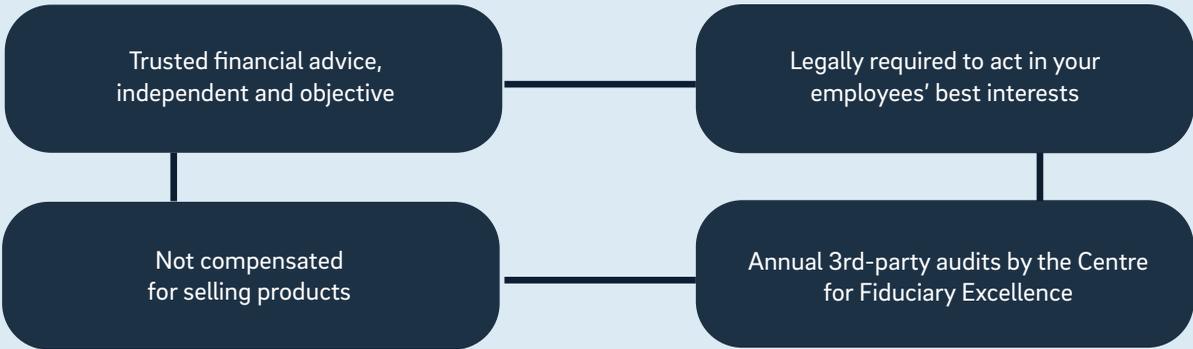
Yezmin Thomas
pending CFP®
Languages: English & Spanish

Certified for Fiduciary Excellence

A FIDUCIARY RELATIONSHIP IS ONE BUILT ON HONESTY,
TRANSPARENCY, AND TRUST



BrightPlan is a Registered Investment Advisor and legally required to act in our clients' best interests. BrightPlan is audited annually by the Centre for Fiduciary Excellence (CEFEX) to verify that the company is following the best fiduciary and professional practices in the industry.



OUR VISION

To have a profound impact
on people's lives by making
financial wellness attainable
for everyone, everywhere

SCHEDULE A BRIGHTPLAN DEMO

Call 408-933-6188 or visit brightplan.com



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*Satisfaction score is based on post-advisor call client surveys as of December 2022. Financial planners may be employees of BrightPlan or employees of one of our strategic partners.