FINANCIAL WELLNESS PROGRAM

FREQUENTLY ASKED QUESTIONS

RETIREMENT® SECURITY CENTERS

DEFINE YOUR FUTURE

Are you just going to try to sell me something?

Not at all. This webinar is not designed to provide us with leads or sell products. We pride ourselves on providing objective unbiased advice.

Spoiler alert! During the webinar, we will talk about how to sign up for one-on-one coaching and encourage you to do so. We won't try to sell you anything there either, and we believe that those calls are where real, lasting change and improvement happen.

Occasionally we are asked questions about what other services we offer in which case we can schedule a separate time to discuss your needs and our services to see if it's a good fit or not.

I'm very busy, how do I know this will be worth my time?

It may not be worth your time. We work hard to make sure it is, though.

Here's what most people get out of the webinar:

- 1 to 3 ways to think about money differently.
- 1 to 3 financial strategies you didn't know before.
- 1 to 3 items that you can implement to help improve your financial life right away.

Here's what most people get out of the coaching calls:

- Clarity on your financial goals.
- Answers to any of your financial questions.
- Opportunities to help improve your situation that might be in your blind spot.
- An action plan with a detailed summary of next steps.
- Accountability in accomplishing your goals.
- Increased confidence to make informed financial decisions.
- For some people, these calls are affirming. For others they are life changing.

Do I have to come in with questions prepared? I'm embarrassed, I don't know what to ask.

You're not alone. Many of the people we speak to admit to being some level of clueless about their financial situation. Don't worry, we're here to help, not judge. Come to us with what you have, and we'll fnd a way to help you feel more confident about your financial situation.

I've never met the coach; how do I know I can trust him / her with my financial information?

We hear you. This is a VERY personal topic, and we take very seriously the trust that is placed on us about your personal financial information. Since this benefit is sponsored by your employer, all we share with them is your name. The topics that we discuss will never be shared with anyone else. The information we get from you is only used to help you in your situation and is not shared with your employer.

The webinar already covered things that I know about. Will the coaching call really be worth it?

We sure hope so and we'll do our best to bring you value.

During the webinar we focus on topics that are more general and sometimes even basic in nature since personal finance is well, personal, we can't get into many specifics during the webinar.

Our coaches are licensed financial planners and are highly qualified to help. They have years of experience helping people of all levels of complexity so they can target what is on your mind and tailor an action plan specific to you wherever you are at.

I'm already making some decisions about money that I'm confident are good. Will this really add value?

That's great that you have already started making progress toward your financial goals! The coaching calls can help put together a formal plan or review one that you already have in place. We may be able to find other opportunities available to you or simply provide a clearer picture of the future. If you currently already have an advisor, we can provide a second opinion on your existing plan. No matter what stage of planning you're at, we can give some insight into the financial trajectory you're on.

How much work will this really be for me?

The most work for you to do will be gathering your financial information so that we can have an accurate sense of where you're at. You'll receive a secure document asking for the balances of your investment accounts, debt, and interest rates on those. We'll also need your average total monthly expenses. Once this information is gathered, we'll make a plan together that is designed to help you reach your financial goals.

You will most likely have action items that come out of our meeting. It's impossible to say how time-consuming they will be since everyone's situation is different, but the return on the time and effort you spend implementing the action plan is always worth it.

I'm really busy, how can I fit the coaching call into my schedule?

We totally get it. This program was made with busy people in mind, so we offer really flexible scheduling. We know that most people will keep their scheduled time because this is important to them, however if the time doesn't work anymore, we can easily reschedule to a new time. We don't want something like a last-minute meeting or your kid's doctor appointment getting in the way of your financial wellness.

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