



Financial Wellness Program

THE EVOLUTION OF THE RETIREMENT LANDSCAPE

As advisors, we share one common goal – to help people make the most of their financial future. Not only are we tasked with providing guidance, we are also committed to helping educate our clients on financial wellness.

Beyond our industry, financial wellness is a responsibility we share with plan sponsors.



It's no surprise that in a recent study, 83 percent of employers now indicate a sense of accountability for their employees' financial health.



GRP Advisor Alliance in partnership with Financial Finesse, the leading provider of unbiased financial wellness programs in the US, provides an innovative, cost-effective way for advisors to differentiate themselves as they meet the needs of plan sponsors today. With turn-key and holistic financial wellness programs at your disposal, you can drive deeper conversations with plan sponsors by delivering a true financial wellness benefit that ultimately achieves better participant outcomes without draining your valuable time and resources.

Read the following pages to learn how you can leverage GRP Advisor Alliance to broaden your offering beyond providing 3(21) and 3(38) services to plan sponsors and create differentiation in your business and for your clients.

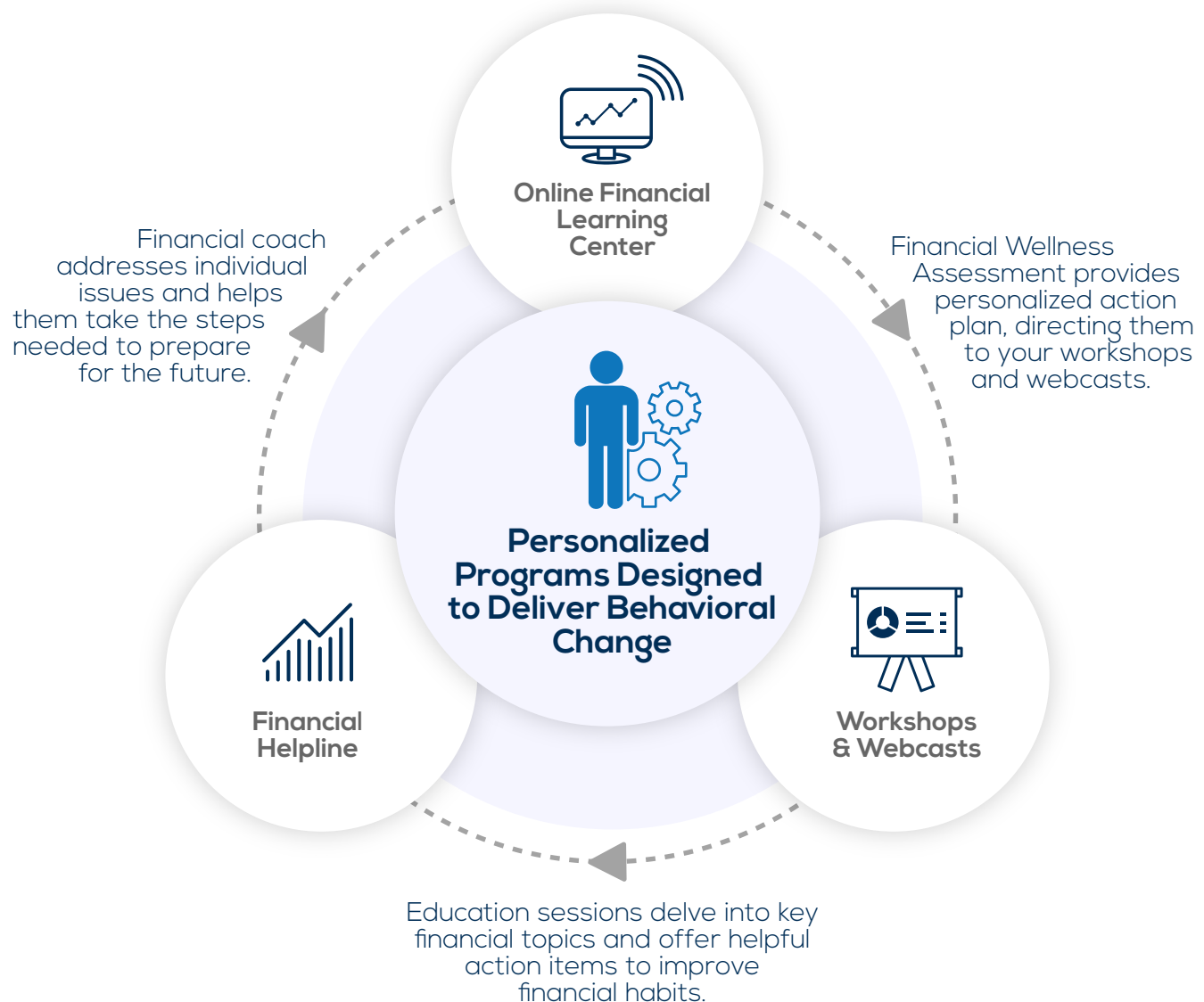
Bill

William Chetney
CEO GRP Advisor Alliance

PROVEN FINANCIAL WELLNESS PROGRAMS TO IMPROVE PARTICIPANT OUTCOMES

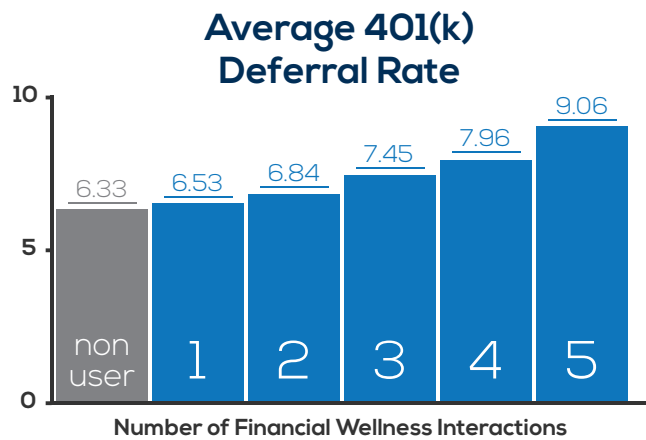
As a member of the GRP Advisor Alliance, you have access to turn key financial wellness programs from Financial Finesse--the nation's leading unbiased workplace education provider.

Through Financial Finesse's proven behavior change model, you can enhance your plans and foster lasting improvements in participants' financial habits.

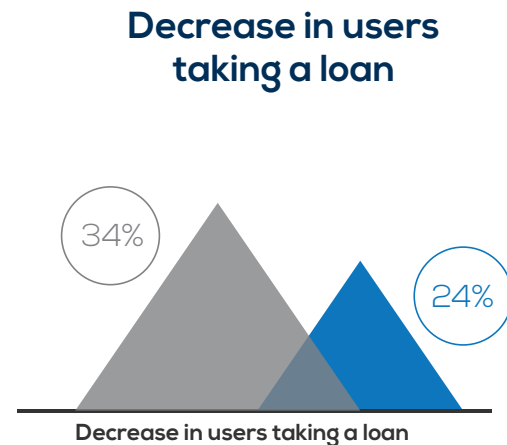


BENEFITS TO RETIREMENT PLANS

Financial Wellness programs dramatically improve the health of your plan sponsor's retirement plan by increasing deferral rates, reducing loans, and improving the way employees plan and invest for retirement.



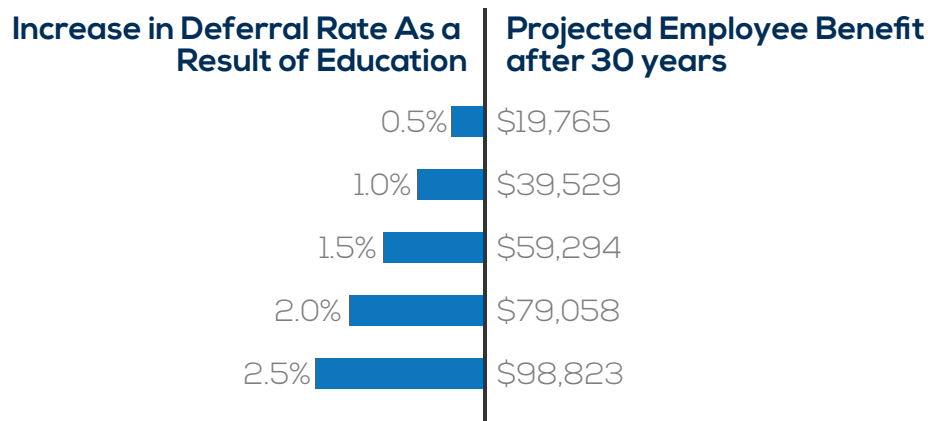
*Source: Financial Finesse - 2013 Return on Investment Case Study



*Source: Financial Finesse - 2014 Year in Review

Cost/Benefit Analysis

The cost of the education is typically less than \$25 per employee per year, but the value can be upwards of \$100,000 over the course of that employees' career. Below is a chart showing the impact that the \$25 fee can make on a participant who subsequently increases his/her deferral rate as a result of the education.

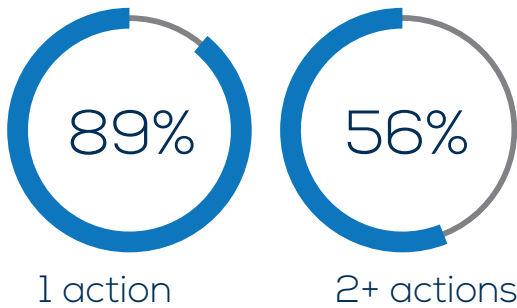


*Based on salary of \$50,000, no raises, 6% rate of return, 30 year time frame.

BENEFITS TO RETIREMENT PLANS PARTICIPANTS

Reduce stress, achieve financial goals, and empower employees to tackle all their financial issues ranging from paying down high interest debt to maximizing tax credits and deductions.

Behavioral Change

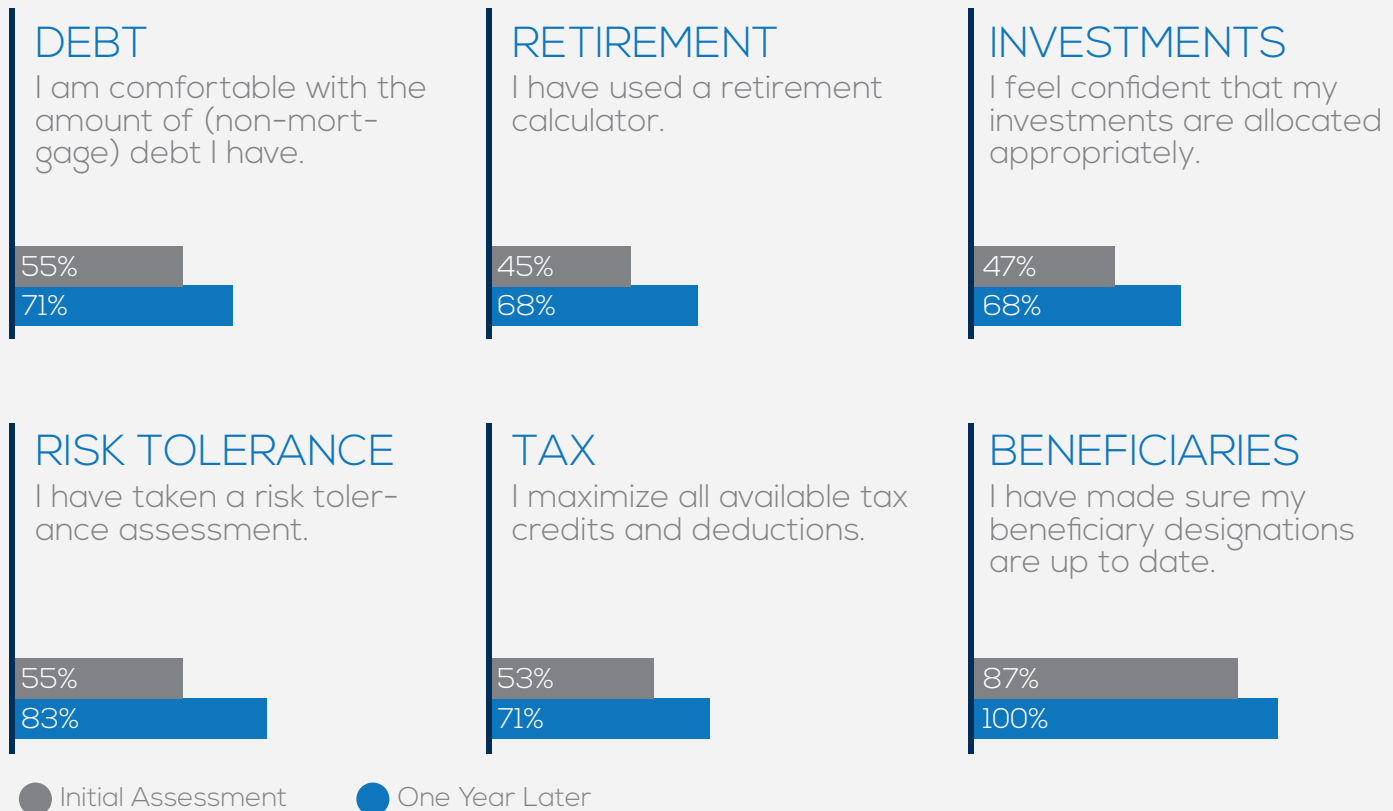


Percentage of users taking action(s) to improve their finances 30 days after participating in Financial Finesse's Program

Top 3 actions are:

- 01 Reducing their credit card debt
- 02 Reviewing the asset allocation in their retirement plan
- 03 Have used the calculators and resources sent to them after the event

Observed Improvements in Employee Financial Behaviors



*Source: Financial Finesse - 2014 Return User Analysis & 2014 Behavioral Change Survey.

INCLUDED IN THE PROGRAM

In order to ensure seamless implementation of Financial Finesse's behavioral change model, all advisors who use GRP Advisor Alliance's financial wellness program will have access to the following:



Unbiased Multi-Channel Financial Education

Patent Pending Online Financial Learning Center with Personalized Financial Wellness Assessment: Each plan sponsor receives a unique site branded to their company, and a turnkey marketing plan and materials.

Financial Helpline: Unlimited access to phone based financial coaching through a dedicated toll free number, set up for each plan sponsor client. Calls focus on helping employees build a stronger financial foundation so they can save more for retirement.



Reporting and Insights to Educate Plan Sponsors

Workforce Financial Wellness Assessment: A comprehensive analysis for plan sponsors to gauge their employees' financial wellness and identify key vulnerabilities to address through additional education and advice.

Take Control Of Your Financial Future

Dates: Tuesday, July 28th | Wednesday, July 29th

Register today for a chance to win \$500*

Best Practices to Help You Become A Financial Wellness Expert

Advisor Financial Wellness Platform: Immediate online access to everything you need to position your firm as a leader in the growing field of financial wellness. Includes workshop curriculum, participant marketing and communications materials, presentations you can deliver at conferences, and more.

NEXT STEP

Leveraging Financial Finesse's education services, reporting infrastructure and sales materials, you are set up for success and ready to roll out a comprehensive financial wellness benefit in a few simple steps :





Helping Millions of
Americans with
Qualified Plans

Contact

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