



City of Delray Beach

2025



Agenda



- Introductions and Value Proposition
- Engagement Team Experience
- Service Model
- Participant Experience
- Legal and Compliance
- Performance Monitoring
- Fees and Pricing
- Q&A and Closing Remarks



Introductions and Value Proposition

Overview



NFP Wealth Management is committed to having licensed advisors who are fully prepared to meet with employees and serve in a fiduciary role. Our advisors are securities licensed to provide both education and advice, with many of our advisors holding CFP and CFA designations.

We find that employees are looking for both guidance and advice. Consequently, we distinguish ourselves in clients' eyes by providing on site point in time fiduciary advice to employees.

Over the next several years, AON/NFP has committed to growing our financial education capabilities. We will invest in infrastructure, technology, financial coaches, and financial advisors.

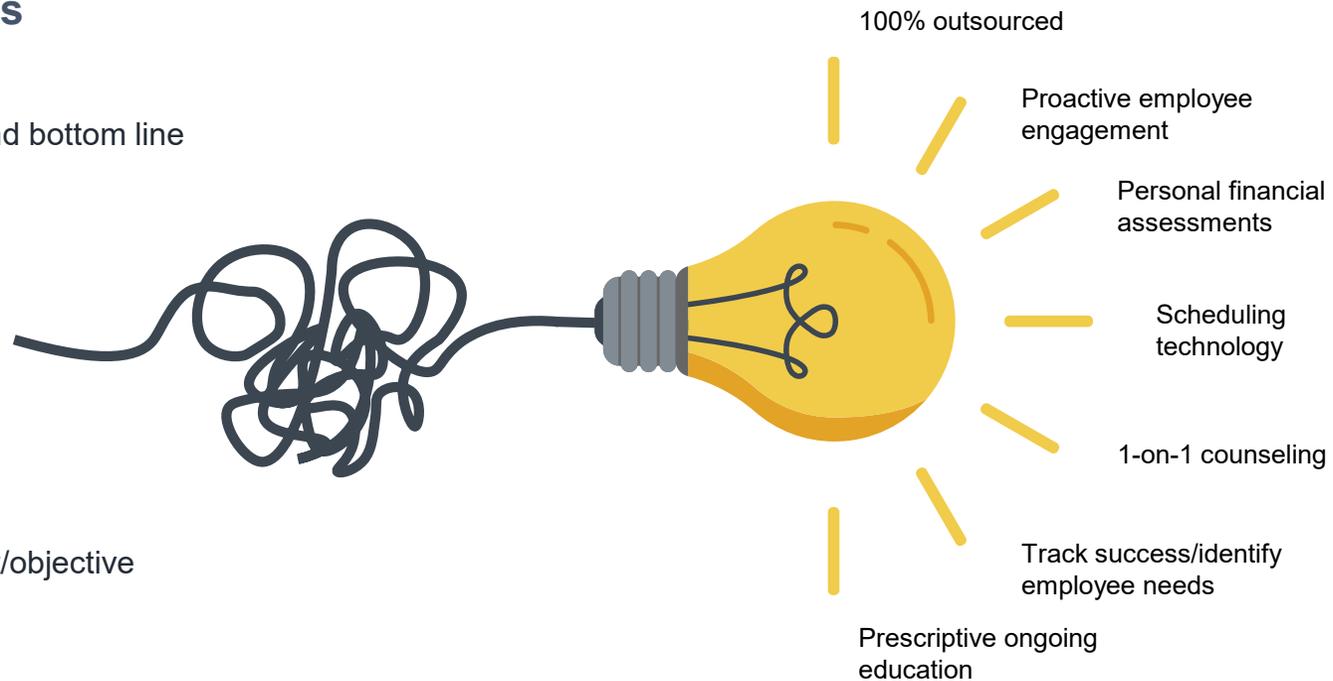
Why We Developed Financial Education

Employee Financial Stress

- Distracts employees
- Negatively impacts productivity and bottom line

Existing Programs

- Self-service
- Reactive
- Low utilization
- Centered around retirement plans
- Service provider isn't independent/objective
- HR doesn't have the time to run it
- Doesn't move the needle



High Utilization

Increased Employee Retention

Benefits Optimization

NFP Value Proposition

Monthly

Virtual Financial Planning Seminars

BUILDING YOUR FINANCIAL Future
A Virtual Webinar Series

Join us each month for expert-led sessions where you'll discover practical strategies for budgeting, saving, investing, retirement planning and much more.

DIANA NZAU
FINANCIAL COACH

JESUS LIRA-GARZON
FINANCIAL COACH

Thursday, January 30, 2025 1:00 PM ET

January's Topic - Your Financial New Year: Planning for a Secure Retirement. Understand six steps to guide you on a path to a successful financial new year and a comfortable retirement.

helpdesk@wellcents.com

CLICK OR SCAN TO REGISTER

Quarterly

Virtual Financial Planning Show

WellCents

BUILDING YOUR FINANCIAL Future
A VIRTUAL WEBINAR SERIES

Building Your Financial Future: A Virtual Webinar Series

Building Your Financial Future: A Virtual Webinar Series financial future. Through expert-led sessions, you'll be investing, and planning for retirement. Whether you're financial goals, this series offers valuable insights to stress, and build a stronger financial foundation. Join us achieve long-term financial success!

Webinar Lineup:

Q1

- Thursday, January 30th - Your Financial New Year: Planning for a Secure Retirement. Understand six steps to guide you on a path to a successful financial new year and a comfortable retirement.
- Wednesday, February 19th - The WellCents Show: In the ultimate tool to boost your financial knowledge, empowering you to take charge of your future and achieve your goals!
- Wednesday, March 12th - The Efficient Retirement Strategy: A Primer on Annuities, managed IRAs, annuities, Roth conversions, tax RMDs, and annuity tax-loss harvesting.

Q2

- Wednesday, July 9th - The WellCents Show: In the ultimate tool to boost your financial knowledge, empowering you to take charge of your future and achieve your goals!
- Wednesday, August 13th - What Happens to Your 401(k) After You Retire? Manage 401(k) post-retirement, create income streams, understand tax implications, and protect savings from market volatility.
- Wednesday, September 10th - Understanding Risk: Insurance Essentials for Every Stage of Life. Learn about life, disability, long-term care, and umbrella insurance, and how to tailor plans to life circumstances change.

Q3

- Monday, October 13th - The WellCents Show: In the ultimate tool to boost your financial knowledge, empowering you to take charge of your future and achieve your goals!
- Wednesday, November 13th - Tax Strategies: Saving Savings with Withdrawal strategies, annuities for balance spending and saving, and IRAs.
- Friday, December 19th - Financial Planning by 2025 with Debt-Free Debt: repayment methods, balance tips, refinancing options, avoid debt before financial independence.

Q4

- Monday, December 15th - The WellCents Show: In the ultimate tool to boost your financial knowledge, empowering you to take charge of your future and achieve your goals!

ABR and savings, refinancing options, avoid debt traps, and maximize financial independence.

Register Here

Email*

First Name*

Last Name*

Organization Name*

Register

WellCents Thank you!

120 Varis | Suite 400 | Aliso Viejo, CA 92656

Virtual/Onsite

Financial Planning Seminars

- Financial Goal Setting
- Personal Budgeting
- Retirement Planning
- Smart Investing
- Managing Debt
- Compensation Education
- Understand Insurance
- Financial Education Summary
- Custom Topics
- Estate Planning
- Market Volatility
- College Education Preparation
- Tax Planning
- Retirement Strategies

Virtual/Onsite

Employee Confidential One-on-One Financial Planning Sessions

Goals-based Planning

Q1	Q2	Q3	Q4
Comprehensive Monitoring and Reporting <ul style="list-style-type: none"> Centralized, real-time data Secure document storage Technology solutions Reconcile personal balance sheet Determine financial priorities and goals 	Investments and Portfolio Management <ul style="list-style-type: none"> Open architecture CFAP-led investment research and portfolio development team 401(k) analysis Deferred compensation Retirement planning Establish goals Evaluate retirement accounts 	Risk Management and Insurance <ul style="list-style-type: none"> Life and Health Disability income protection Property and Casualty Insurance reviews Long Term Care insurance Home and Auto insurance Umbrella coverage 	Estate and Tax Planning <ul style="list-style-type: none"> Wealth Transfer Wills/Trusts Beneficiary audit Power of Attorney Integration and interface with tax professionals Tax harvesting Year-end planning Charitable tax planning

Monthly Virtual Financial Planning Seminars

The Financial Education Monthly Virtual Financial Planning Seminars are part of a comprehensive program designed to provide continuous financial learning through various formats.

BUILDING YOUR FINANCIAL Future
A Virtual Webinar Series

Join us each month for expert-led sessions where you'll discover practical strategies for budgeting, saving, investing, retirement planning and much more.

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helpdesk@mywellcents.com

CLICK OR SCAN TO REGISTER

NFP
An Aon Company

Financial Management
Six Steps to Financial Success

The Smiths' Retirement Income Shortfall

The Smiths

Projected Monthly Income	
Social Security	\$2,750
401(k) Plans	\$2,000
Portfolio Income	\$2,250
Total	\$7,000

Goal	\$9,000
Shortfall	\$2,000

This hypothetical example is used for illustrative purposes only. Actual results will vary.

NFP
An Aon Company

Quarterly Virtual Financial Planning Show

The Financial Planning Show is produced quarterly and available for all employees to participate in. The show is an interactive financial planning update from our top financial planning professionals designed for your employees! Having a solid plan is key to financial success.



Building Your Financial Future: A Virtual Webinar Series

Building Your Financial Future: A Virtual Webinar Series is designed to help you take control of your financial future. Through expert-led sessions, you'll learn practical strategies for budgeting, saving, investing, and planning for retirement. Whether you're just starting out or looking to refine your financial goals, this series offers valuable insights to help you make informed decisions, reduce stress, and build a stronger financial foundation. Join us to gain the tools and confidence you need to achieve long-term financial success!

Webinar Lineup:

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Thursday, January 30th - Your Financial New Year: Planning for a Secure Retirement. Understand six steps to guide you on a path to a successful financial

Q3

Wednesday, July 9th - The WellCents® Show is the ultimate tool to boost your financial knowledge, empowering you to take charge of your finances and achieve your goals!

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Wednesday, March 12th - Tax-Efficient Retirement Strategies: Minimize tax burdens, manage RMDs, consider Roth conversions, use HSAs, and employ tax-loss harvesting.

Q2

Wednesday, April 9th - The WellCents® Show is the ultimate tool to boost your financial knowledge, empowering you to take charge of your finances and achieve your goals!

Wednesday, May 14th - Estate Planning Understand wills vs. trusts, assign powers of attorney, minimize estate taxes, designate beneficiaries, and update estate plans.

Wednesday, June 11th - Women & Retirement: Closing the Wealth Gap. Address gender-specific financial challenges, maximize retirement contributions, explore investment strategies, and optimize Social Security benefits.

Q3

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Register Here

debt and savings, refinancing options, avoid debt traps, and accelerate financial independence.

Register Here

Email*

First Name*

Last Name*

Organization Name*

Register

WellCents

Thank you!

120 Vantis | Suite 400 | Aliso Viejo, CA 92656

Virtual/Onsite Financial Planning Seminars

Workplace financial education is providing your team the financial knowledge, tools, and resources to make good financial decisions. The goal of Onsite financial education is to help employees better understand their personal finances, make informed decisions, and achieve financial goals.



Financial Goal Setting



Estate Planning



Compensation Education



Personal Budgeting



Market Volatility



Understand Insurance



Retirement Planning



College Education Preparation



Financial Education Summary



Smart Investing



Tax Planning



Custom Topics



Managing Debt



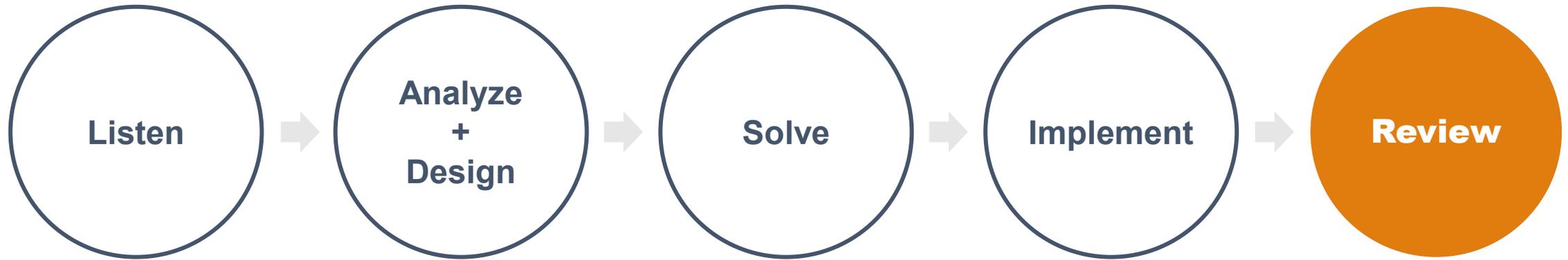
Retirement Strategies

Virtual/Onsite One-on-One Consultations

One-on-One financial consultations are designed to provide an employee a financial advisory resource to confidentially ask questions and learn about their financial situation. The goal of the consultation is to help the employee confidently make good financial decisions.



Our Proven Process: What We Have Done (Case Study)



- Client had a vision to provide every employee an opportunity to have a confidential conversation with a financial advisor
- Client has 9,000 employees across the country and Canada
- Client's employees speak multiple languages
- Client wanted to understand the financial challenges of the workforce

- Client has 12 US locations and three Canadian locations
- Primarily English and Spanish language
- Led with advice
- Determined a financial planning tech solution to provide a one-page financial plan for all employees

- Created a team of 12 financial advisors dedicated to the client
- Created a calendar to reach all 9,000 employees within the first four months of the program
- Collaborated with client to promote the program with their leadership
- Found a financial tech solution

- Executed strategy
- Created a dedicated email for employees to contact financial advice
- Deployed teams of advisors to all locations
- Conducted onsite financial planning seminar
- Hosted one-on-one confidential meetings with employees
- Succeeded with financial planning tech

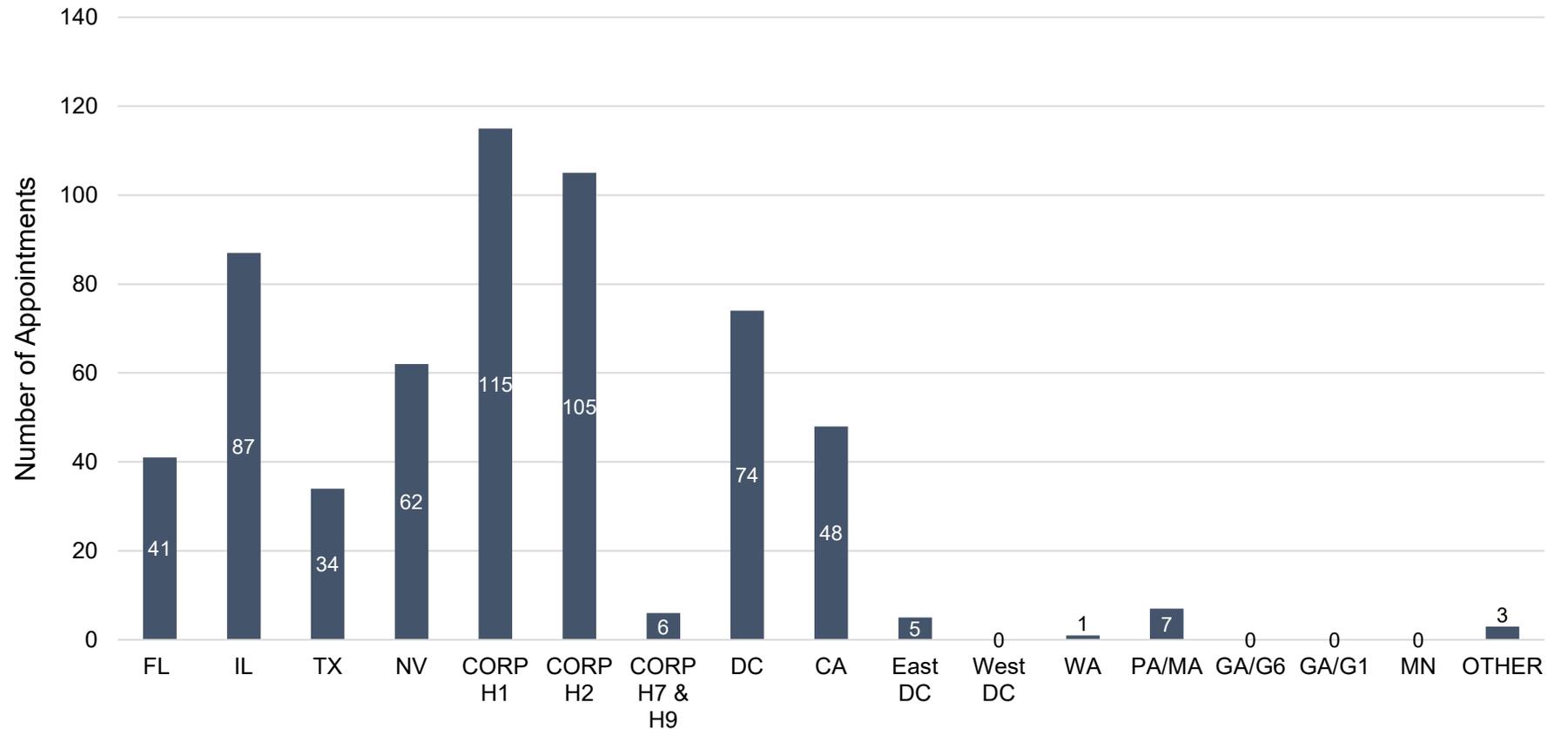
- Discussed material facts
- Reviewed changes to goals or circumstances
- Communicated trends and opportunities
- Confirmed solution still applies

Consultation Activity: What We Have Done (Case Study)

Consultations Hosted

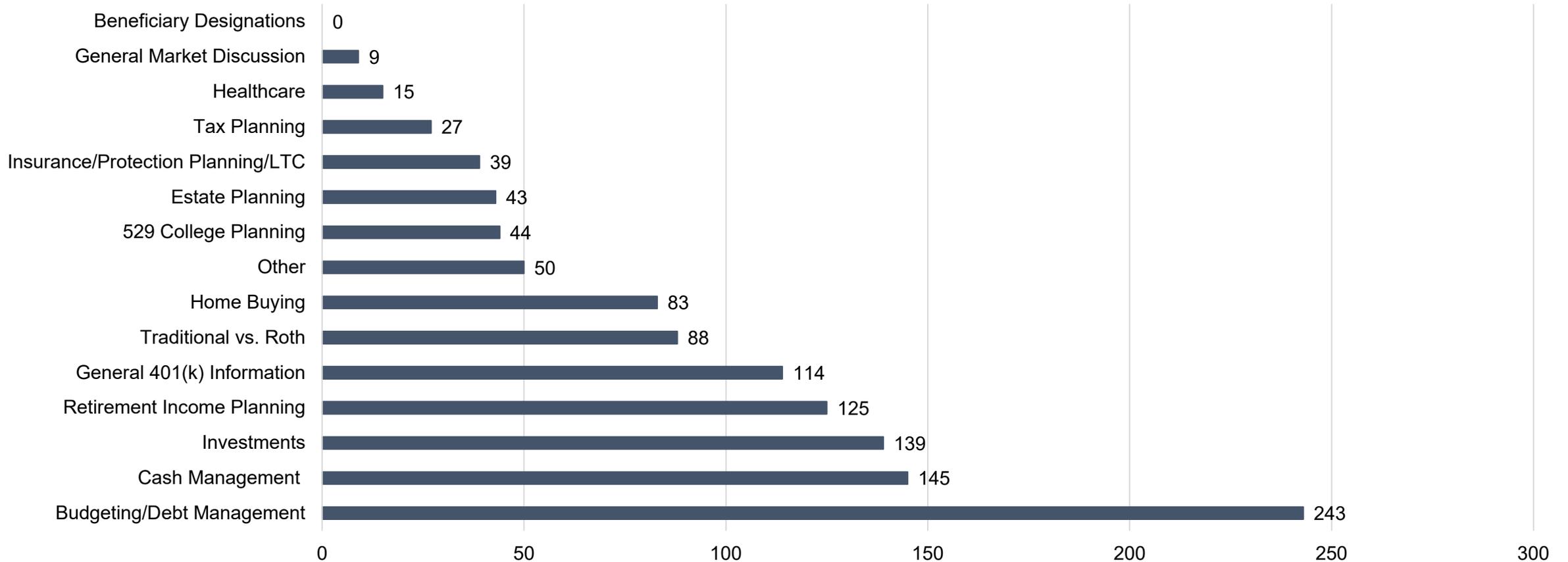
588

2024 Financial Consultations



Action Items: What We Have Done (Case Study)

Topics of Interest



Future Investments

People



Technology





Engagement Team Experience

Your NFP Service Team

Prospect
Logo
Here

EXECUTIVE SPONSORS



Jamie Hayes
Senior Vice President, National
Resource for Financial Education



Kameron Jones, CPFA, C(k)P®
Senior Vice President, National
Growth Leader



Steve Jans
Senior Vice President, National
Wealth Leader



Dianna Tucciarone
Assistant Vice President, Financial
Education



**Angela P. Nieves CRSP, ABA,
CMFC®, CRPC®, CFFP**
Financial Coach



Robert Kline, CFP®, CPFA®
Certified Financial Planner



Diana Nzau
Financial Coach

ADDITIONAL RESOURCES



Jayaprakash Subramaniam (JP)
Senior Vice President, Technology



Geoff Keeling, CFA
Chief Investment Officer



Joel Shapiro
President, Wealth & Retirement
Solutions



Andrew Wexler
Assistant Vice President, Employee
Marketing



Tom Heuer, CFA
TIAA National Specialist

83

Financial Professionals

Similar Projects

155

non-profit clients

\$19.8B

of assets

67

Higher education clients

\$12.4B

of assets

70 Plans
(33 colleges)

TIAA

\$16.7B

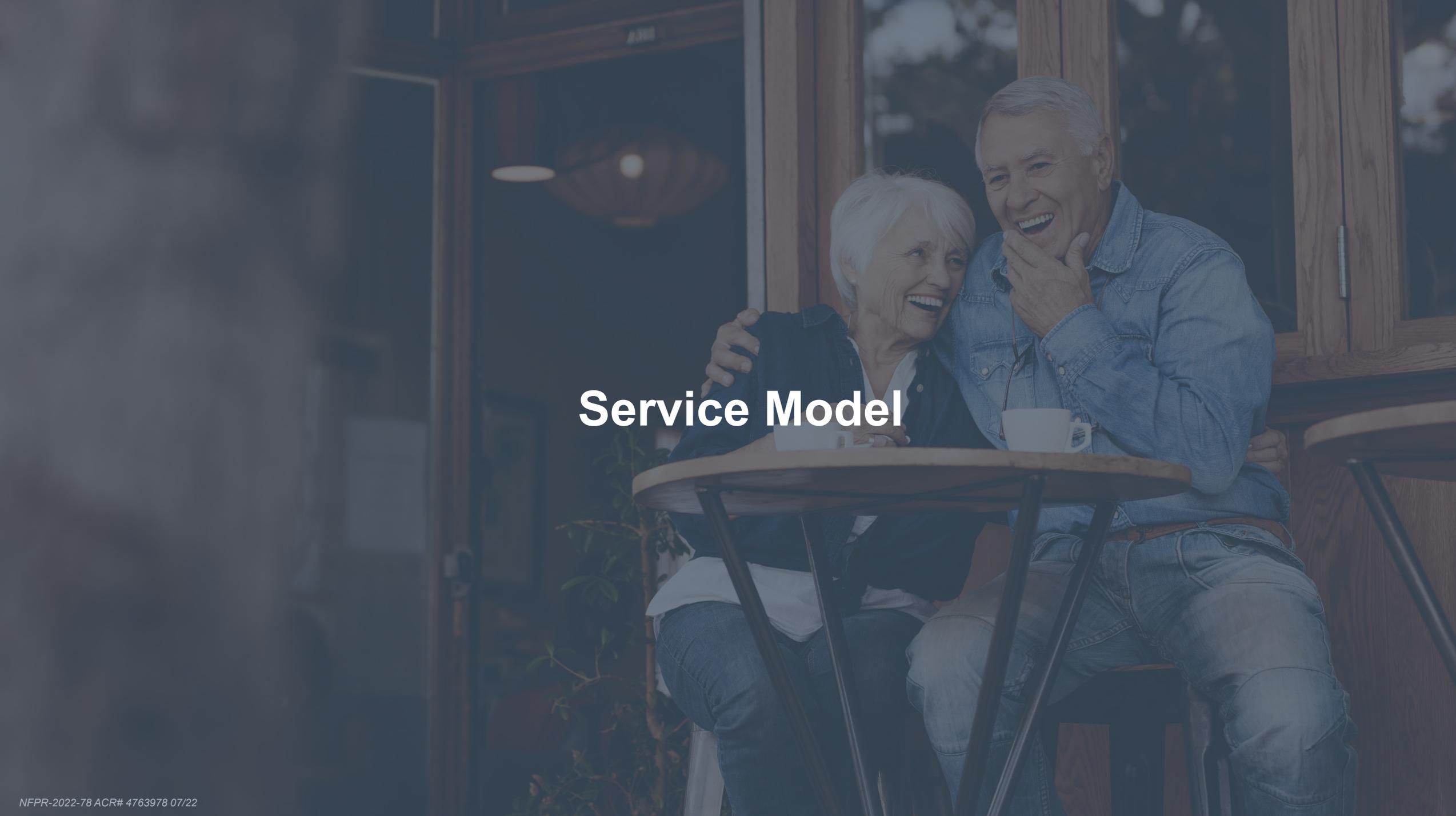
of assets



Representative List of Retirement Clients



None of the companies above have and nor should it be inferred that they approve or endorse the services of NFP.



Service Model

Financial Planning as an Employee Benefit



Corporate Advisory Team

NFP provides professionals to develop a unique and all-encompassing financial plan to fit your needs.

**Independent Financial
Advisor Resource**

**Group Benefits
Education**

**Qualified
Retirement Plan**

**Financial Literacy
Education**

**Non-Qualified
Retirement Plan**

**Executive Compensation
Education**



Financial Planning Topic Details

Financial professionals provide the knowledge your employees are looking for

PERSONAL FINANCE

- Managing Spending
- Creating a Budget
- Reducing Debt
- Emergency Savings
- Time Value of Money

RETIREMENT PLANNING

- Retirement Income Basics
- Social Security Basics
- Retirement Income Needs
- Retirement Savings Goals
- Distribution Planning

PROTECTION PLANNING

- Risk Management Basics
- Health Insurance
- Disability Income Insurance
- Life Insurance
- Property and Casualty Insurance

RETIRING WELL

- Longevity
- Fixed Expenses
- Variable Expenses
- Social Security and Medicare
- Retirement Income Solutions

INVESTMENT PLANNING

- Setting Investment Goals
- Identifying Time Horizons
- Understanding Risks
- Identifying Risk Tolerance
- Benefits of Diversification

ESTATE PLANNING

- Estate Planning Basics
- Probate
- Wills and Trusts
- Gifting
- Advance Directives



Participant Experience

Building Your Financial Future

A Virtual Webinar Series

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- **Wednesday, September 10**
Understanding Risk: Insurance Essentials for Every Stage of Life: Learn about life, disability, long-term care, and umbrella insurance, and how to update plans as life circumstances change.

Q4

2025

- **Wednesday, October 8**
The Financial Education Show is the ultimate tool to boost your financial knowledge, empowering you to take charge of your finances and achieve your goals!
- **Wednesday, November 12**
Deaccumulation Strategies: Turning Savings into Income: Key withdrawal strategies, optimize Social Security, balance spending and saving, and explore annuities.
- **Wednesday, December 10**
Financial Freedom: Wrapping Up 2025 with Debt-Free Strategies: Debt repayment methods, balance debt and savings, refinancing options, avoid debt traps, and accelerate financial independence.

Financial Education Communications

Our promotional materials are perfect for printing and displaying throughout your workplace or sharing on your virtual network. Choose from this range of printable sizes to meet your needs: a 11 X 17-inch poster, a 5 X 7-inch postcard or mailer, and a 3.5 X 2-inch business card.

Each piece will showcase your customized URL, your organization's logo, and selected giveaways, ensuring a seamless and branded experience.

Whatever your financial goals,

you are worth it.
NFP Financial Education can help you create a plan for Financial Freedom.

NFP FINANCIAL EDUCATION is a comprehensive Financial Wellness Program designed to help you reduce stress in your financial life.

How Do I Participate?
Visit the website:
fined.nfp.com/demo

Participate in the annual Assessment in August for a chance to win exciting prizes!

Take our annual online Assessment and uncover your personalized financial wellness score. By completing the Assessment, you will automatically be entered for a chance to win an amazing prize!

YOUR LOGO

business code: demo

Do you have a BUCKET LIST?

Get a head start with NFP Financial Education!

Explore our financial wellness platform at:
fined.nfp.com/demo

or on the WellCents® mobile app using **business code: demo**. Complete your annual Financial Wellness Assessment to receive your personal wellness score, schedule your meeting with a Financial Professional and have a chance to win an awesome prize!

YOUR LOGO HERE

YETI Tundra 45
Apple iPad
\$150 gift card
Apple Watch

Take the Assessment in April for a chance to win an AWESOME prize!

BE HAPPY

FINANCIAL CONCERNS ARE STRESSFUL.
NFP FINANCIAL EDUCATION IS NOT.

Our online platform makes organizing finances as easy as 1-2-3!

Visit fined.nfp.com/demo or download the WellCents® mobile app and take your annual online Financial Wellness Assessment using **business code: demo**.

We analyze your answers, provide your Financial Wellness Score and direct you towards resources to help you navigate your financial journey.

Enhance your financial literacy through meetings with a Financial Professional or group education workshops!

Participate in the February Annual Assessment for a chance to win an incredible prize!

YOUR LOGO

NFP Connect Assessment

Elements Report

John & Sally Sample

Personal Financial Statement
January 22, 2025

Net Worth
\$727,000



Asset & Debt Summaries

Cash	\$ 72,500	Personal Real Estate Loans	\$ -235,000
After-Tax Investments	\$ 69,000	Other Loans	\$ -3,500
Pre-Tax Investments	\$ 349,000		
Personal Real Estate	\$ 475,000		
Total Assets	\$ 965,500	Total Debts	\$ -238,500

Asset Details

CASH

Checking	Checking Account	14 minutes old	\$ 7,500
Savings	Savings Account	13 minutes old	\$ 15,000
Money Market	Money Market Account	13 minutes old	\$ 50,000

AFTER-TAX INVESTMENTS

John Roth IRA	Roth IRA	13 minutes old	\$ 23,000
Sam 529	Qualified Tuition Plan 529	5 minutes old	\$ 11,000
Jill 529 plan	Qualified Tuition Plan 529	5 minutes old	\$ 35,000

PRE-TAX INVESTMENTS

John 401k Plan	401(k)	13 minutes old	\$ 137,000
Sally 401k plan	401(k)	12 minutes old	\$ 212,000

PERSONAL REAL ESTATE

Home	Primary Residence	9 minutes old	\$ 475,000
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Debt Details

PERSONAL REAL ESTATE LOANS

Mortgage	Mortgage	10 minutes old	\$ -235,000
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John & Sally Sample

One Page Plan
January 22, 2025



GOALS

- Retire at 67
- Help kids with college
- Pay off mortgage in 10 more years

Er **45%**

Ir **0%**

Sr **0%**

Br **46%**

Dr **17%**

Tr **23%**

Lt **0.7**

Qt **4.2**

Rt **2.4**

Tt **7.3**

CURRENT ANNUAL INCOME
\$160,000

ESTIMATED ANNUAL SPENDING
\$100,000

Jan 22, 2025
\$ 727,000



NET WORTH
\$727,000

+ \$727,000 (+100%) last 90 days
+ \$727,000 (+100%) since last year

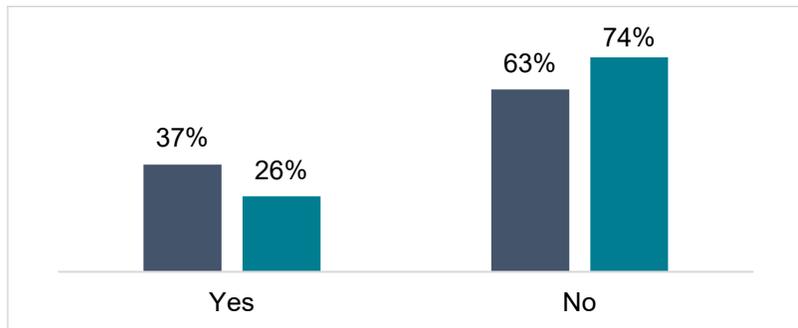
Elements

This tool is only intended to illustrate mathematical principles and is not intended to portray investment performance of any particular product or strategy. If you have any questions regarding tax related issues, you should consult a qualified tax professional.

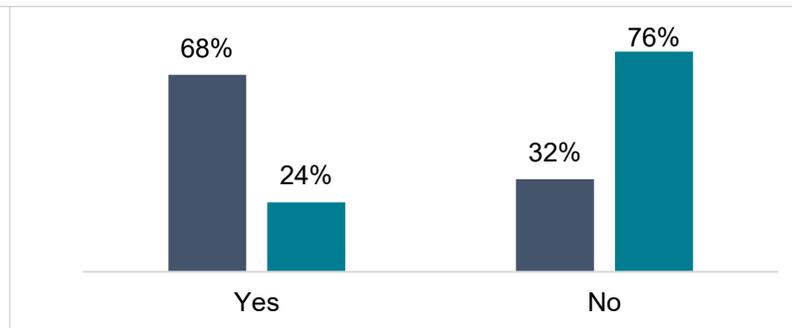
The rates of return do not represent any actual investment and cannot be guaranteed. Any investment involves potential loss of principal. This illustration does not take taxes, advisory fees, commissions or other expenses into account. The analysis contained in this report is based upon information provided by you, the client. If any of the information is incorrect, you should notify your financial professional. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change. This is not to be considered an official statement of your accounts. In this regard, please refer to the confirmation notices and client statements received from sponsor(s) and custodians. Past performance is not a guarantee of future results. The information displayed in this report should not be used as a primary basis for making investment decisions. Please speak to your Financial Professional prior to making investment decisions.

Personal Finance Trends

I spend less than I make each month.

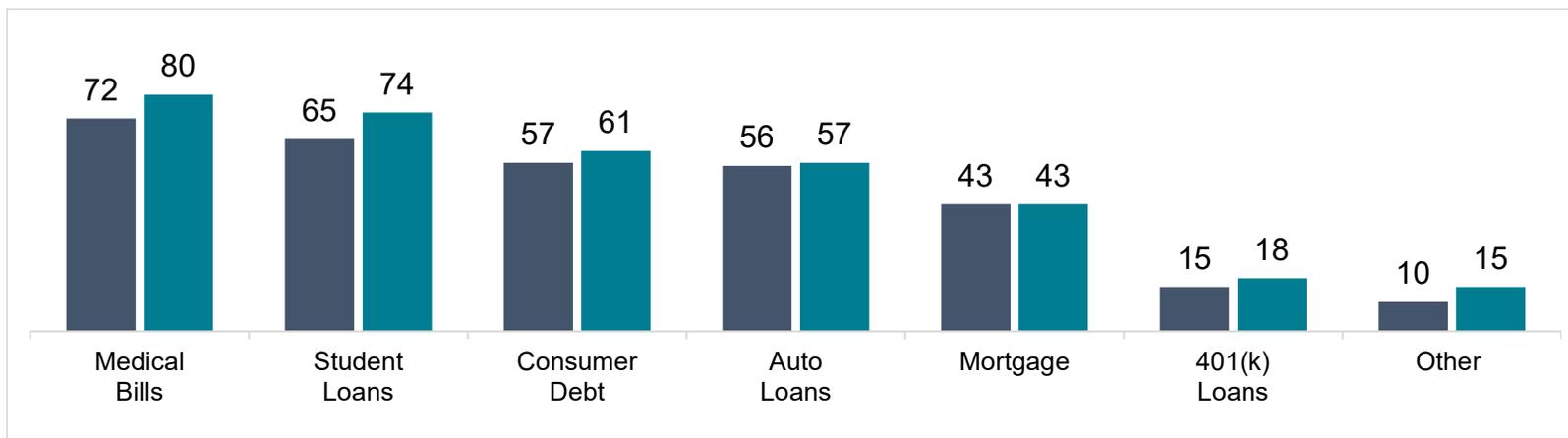


I currently have emergency savings.



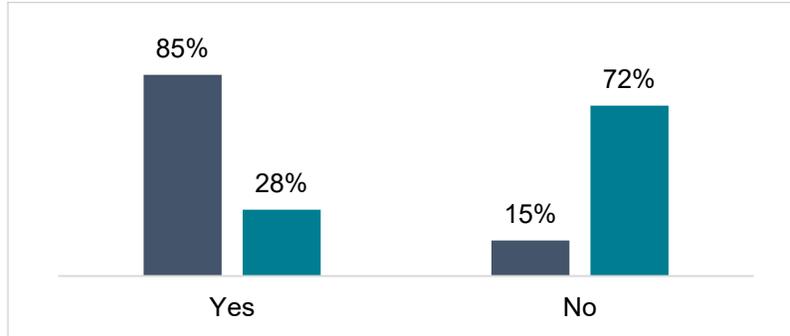
NOW
BEFORE

What kind of debt do you have?

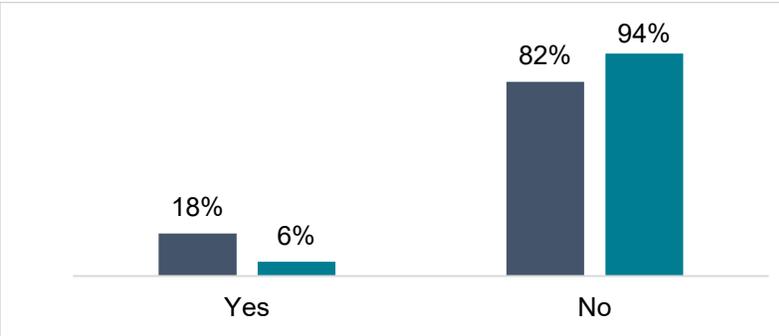


Protection Planning Trends

Do you have long-term disability insurance?

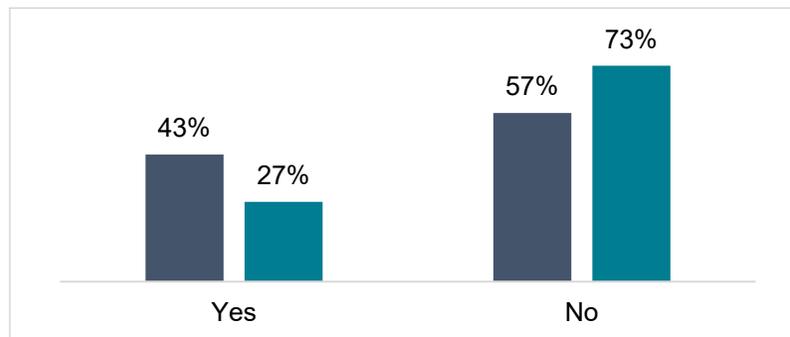


Do you have long-term care insurance?

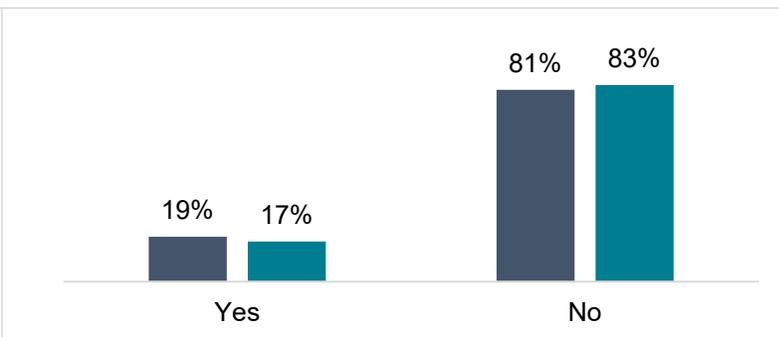


■ NOW
■ BEFORE

Do you have access to an HSA?



Do you have a will or family trust?





Legal and Compliance

Fiduciary Responsibilities





Performance Monitoring

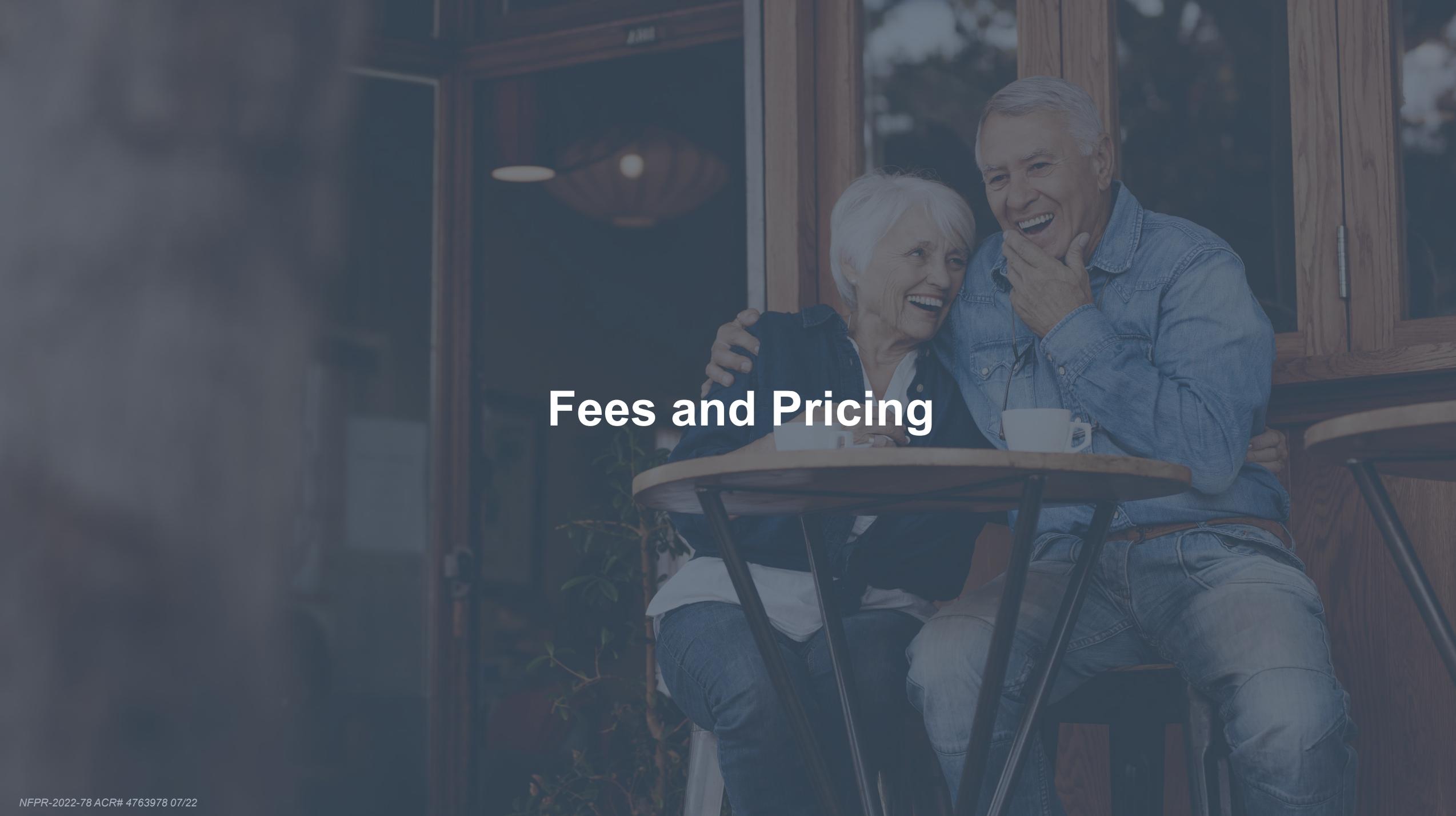
Evaluating/Monitoring Engagement and Recommendations

Evaluating and Monitoring Participant Engagement:

- Ongoing review of employee interaction with outbound communications (open rates and click throughs in e-mails)
- Continuous monitoring of employee engagement with the technology
- Monitoring of meeting registration activity

Evaluating and Monitoring Recommendations:

- Review all case notes entered by financial coaches during one-on-one meetings
- Track action items recommended by financial coach and actions taken by employee



Fees and Pricing

List of Services and Fees

PARTICIPANT OUTREACH	
X	Custom Email Campaign
X	Participant App Notifications
X	Text Messages
X	Create Custom PDF
	Posters/Flyers
	Business Cards
	Promotional Items
	Printing and Mailing Materials

PARTICIPANT ENGAGEMENT			
X	Financial Wellness Assessments		
X	Mobile App With Calendar Integration and Email Reminders		
X	One-on-one Counseling (In-person or Virtual)		
X	Group Education Sessions (In-person or Virtual)		
X	Action Items Tracking		
X	Resource Center With Articles, Educational Material, and Calculators		
X	800 Participant Help Line		
X	Counseling Based on Individual Participant Needs		
X	Enrollment Support	X	Investment Planning
X	Benefits Discussions	X	Retirement Planning
X	Savings Rate Hierarchy and Needs Analysis	X	Protection Planning
X	Budgeting	X	Estate Planning
X	Debt Reduction	X	Social Security
X	Cash Flow Planning		

REPORTING	
X	Dashboard Summary
X	Participant Action Plans and Next Steps
X	Summary of Financial Priorities
X	Personal Finance Trends
X	Investment Finance Trends
X	Retirement Finance Trends
X	Protection Planning Finance Trends
X	Recommended Education and Strategy Changes
X	Meeting Minutes to Document Discussions and Actions
X	Recommend Alternative Benefit Designs Based on Employer Report
	Implement Alternative Benefit Plan (e.g., Student Loan Program, Non-Qualified Plan, Voluntary Benefits)

Advisory Fee: \$20,500 base fee includes 4 days of dedicated education.

- **\$2,000/day for dedicated employee education days above 4 included.**
- Can be paid by Retirement Plan, Employer, Wellness Credits, or Forfeitures
- 8 hours equal one day
 - e.g., 15 half hour one-on-one meetings
 - e.g., group seminar + one-on-one consultations

Other Financial Wellness Providers

Provider	Projected Cost Estimate	Resources
Enrich	\$20,000 - \$25,000	Majority virtual
SmartDollar	\$15,000 - \$20,000	Majority virtual
Truist Momentum	\$7,500 - \$10,000	Kick-off in person and virtual integration



Q&A and Closing Remarks

Disclosure

NFP Corp. is a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual insurance and wealth management solutions. We have become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

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