SmartPath

SmartPath *Program* Specs

Why SmartPath?

Experienced
We've spent 250,000 hours over 14 years building the best financial education program—so you don't have to.

Unbiased
We are an education provider. Our only goal is to offer unbiased, financial advice. We will never sell products to your participants.

Trusted
Our retention record speaks for itself. We have a 99% client retention rate and have been trusted by industry leaders for over a decade.

The SmartPath Advantage

Increased AUM
Participants who engage with SmartPath are more likely to contribute and at a higher rate than those who don't, impacting your overall AUM.

Custom Email Marketing
Our AI algorithm drives personalized class recommendations via email every two weeks. Your firm can include custom messaging like market updates, a general greeting, or a survey question.

Lead Generation
We can provide lead lists of participants who engage with our retirement and investment-related classes. We can also refer participants directly back to your website, using our integrated Resources page.

Effortless Program Management
Our custom communications with participants are fully automated via an eligibility file.

Spanish User Experience
Our platform is available in Spanish, along with captioning on all live and recorded classes.

Our Class Development

Our in-house team updates class content and materials regularly to stay current with legislation and market conditions. All our classes are developed to meet these seven criteria:

- Drive action
- Be positive and aspirational
- Exude empathy
- Keep it simple
- Solve a problem
- Don't judge
- Provide context

Our presenters:

- Are credentialed through external organizations (e.g., AFC, CFP, CPFC)
- Complete a two-month intensive course to enhance their online public speaking skills, led by our in-house professionals
- Receive quarterly evaluations of their teaching performance
- Engage in quarterly self-evaluations

Our Financial Coaches

- Coaches are CERTIFIED FINANCIAL PLANNERS™ (CFP®) or Accredited Financial Counselors® (AFC®) with over 10+ years of experience.
- Coaches are encouraged to leverage one another's subject matter expertise and have consistent access to our on-staff Director of Coaching.
- Coaches are available in different time zones to accommodate every schedule. In addition, our SLA is appointment availability within 48 hours of scheduling.
- Coaching appointments are available in English and Spanish.

Our Reporting Capabilities

We provide key participant data and insights including:

- Registrations
- Attendance
- Most attended classes
- Data in aggregate by population segments
- Employee testimonials and success stories
- If we work directly with recordkeepers for participant data, we can also report on trends in 401(k) participation and contributions over time.

Our Data Security & Privacy Policies

- We are SOC II Type 2 Compliant.
- Our team uses high-level encryption, authentication best practices, and extensive training to keep participant data secure.
- For more privacy information, please view our Privacy Policy.

Our Pricing

- Advisors are charged an Annual Service Fee of $5,000
- Plan Sponsors are charged per participant per year, between $6-$25
- Fees can be paid with plan assets or directly by the Advisor
- A usage-based pricing model is also available

Our Promise

Before we're anything, we're humans. We have a high bar for our people and our program, which is why we always aim to prioritize simplicity and personalized care. High-quality financial education doesn't have to be a headache. Our proven model is crafted to help users address and adjust their habits around money and plan for a sustainable future.

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