

# SmartPath **PACKAGES**

Let SmartPath make your life easier by showing your employees how to maximize the benefits you already provide. We've worked with other clients to develop these helpful packages that we're now bringing to you!

Your HR and Benefits Team is already stretched thin. Let us carry some of the load. SmartPath packages are easy-to-follow courses that explain key benefits in a way that increases understanding, appreciation, and, most importantly, retention.



## Onboarding Assistant

From day one, this package can help your employees get off to a good financial start, reduce the number of questions your team will field, increase retirement participation, help lower-income employees understand the benefits of the W4, and make a great first impression.



### When to Offer This

During pre-boarding or onboarding



### What This Includes

1. How to Fill Out Your W4 (4 min)
2. Your Retirement Plan Essentials\* (10 min)
3. Selecting Your Health Insurance\* (5 min)



### SmartPath Provided Communications

- ▶ Link to the course provided via email or SMS text
- ▶ 2-3 message options for you to share with employees



## Annual Enrollment Assistant

Annual Enrollment (AE) is always a stressful time of the year—especially if benefits are changing. Our program makes them easier to understand! Happy employees who understand their benefits will experience a deeper connection with your company and drive higher retention rates.



### When to Offer This

3-4 weeks before annual enrollment and throughout the AE period



### What This Includes

1. Annual Enrollment From a Financial Perspective\* (30 min)
2. The Low Down: Your Health Insurance (30 min)
3. Selecting Your Health Insurance (5 min)
4. Straight Talk: HSAs and FSAs (30 min)
5. What Can My HSA/FSA Pay For? (3 min)
6. What is Disability Insurance and Do I Need It? (1 min)



### SmartPath Provided Communications

- ▶ Link to the course provided via email or SMS text
- ▶ 3-5 messages to share with employees before and during annual enrollment



## Bonus Buddy

It's bonus season! This is always an exciting time of year for employees—but, what if you could maximize impact by also helping your employees be financially smart with their bonuses? We've got you covered.



### When to Offer This

During bonus season or along with bonus announcements



### What This Includes

1. How Does Your Bonus Work?\* (<3 min)
2. 70/20/10 With Refunds and Bonuses (1 min)



### SmartPath Provided Communications

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- ▶ 2-3 message options for you to share with employees



## Equity Evangelist

Granting Restricted Stock Units (RSUs) to drive retention? Want to help your employees understand what an RSU is and how to make the most of them? RSUs can help employees participate in ownership of the company, but they need to know what they're getting and how it works. We make that happen.



### When to Offer This

- When you offer RSUs
- During the enrollment period for ESPPs



### What This Includes

1. You're an Owner (1 min)
2. How to Think Like An Owner (3 min)
3. How RSUs Work (and Your Options)\* (5-7 min)
4. What to Do Next (2 min)



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- ▶ 2-3 message options for you to share with employees





## Termination Helper

Reductions in workforce are tough. It's always hard on the business to part ways with colleagues and especially hard for the terminated employee who will (unsurprisingly) worry about money. How will I pay the bills? How do I manage the severance? What will happen to my benefits? What do I do with my retirement contributions? We answer these questions in a way that's both supportive and practical.



### When to Offer This

As part of the separation communications



### What This Includes

1. The 4 Key "Financial" Factors When Terminated (15 min)
  - Healthcare\*
  - Severance and Paying Bills\*
  - Finding New Employment
  - Getting Sleep and Peace of Mind During the Transition
2. Your Options with Your Retirement Contributions\* (3 min)
3. 3 Ways to Make This a Positive For Your Financial Life\* (3 min)



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- ▶ 2-3 message options for you to share with employees



## 401(k) Loan Coach

Have you seen more employees taking 401(k) loans? Are you concerned about their underlying financial health? Are you worried about the impact this may have on their long-term retirement health? We explain the real implications of a 401(k) loan and make sure your employees understand all their options.



### When to Offer This

When an employee takes a 401(k) loan



### What This Includes

1. How Your 401(k) Loan Will Work\* (6 min)
2. Smart Ways to Access Cash (2 min)
3. Offer to Talk to a Financial Coach (30 min)



### SmartPath Provided Communications

- ▶ Link to the course provided via email or SMS text
- ▶ Scheduling link for coaching
- ▶ 2-3 message options for you to share with employees



\*Lessons are customized for your organization's unique benefits and needs.