Wyoming MoneySmarts™.org

brought to you by:

Set for Life™ UNIVERSITY

Every day, you're losing money.

You're losing money because your employees don't have the financial know-how to handle their own money. Your money is being lost because of:

- Reduced worker productivity and absenteeism resulting from their financial problems
- Low investment in your organizations pension plans because employees don't understand the basics of retirement investment
- Sidetracking of valuable HR resources dealing with employee financial emergencies and retirement planning questions

You may be putting your organization at greater risk of loss by not meeting your 404(c) fiduciary responsibility for providing your employees with investment education, not advice.

Stop the loss, reduce your risk, and boost your bottom line with the:

Set for Life Financial Education Challenge!

Set For Life Financial Education Challenge is a simple to implement and proven turn-key program that produces—

- Up to 40% increases in employees' financial knowledge
- Up to 50% improvement in financial and investment behaviors including:
  - ***Improved*** sense of financial confidence and well-being;
  - ***Clarification*** of investment goals in writing;
  - ***Understanding*** of risk tolerance;
  - ***Construction*** of a financial plan (or budget);
  - ***Establishment*** of an Emergency Fund;
  - ***Start or increase*** contribution to a 401(K), IRA or equivalent.

And, the Challenge provides all of this at a substantially lower price than traditional training and education programs.

Why is the Challenge Needed?

Most consumer financial losses and missteps are the result of poor knowledge about basic finances and investment. Without good investment education and sound, understandable financial information, it's easy for people to fall prey to investment scams and fraud and to make poor financial decisions.

One of the results of this lack of education is that almost half of all Americans have trouble keeping up with monthly expenses and over half have no money set aside for emergencies and retirement.

(U.S. Department of Treasury Statistics, 2009)

What the Challenge Is—

The Challenge is a proven, ***unbiased*** and reliable turn-key online investment education program that is easy to implement. It has been used to educate tens of thousands of employees in over 200 organizations throughout the U.S. Challenge participants can take courses at work, home, or anywhere they can have access to the Internet. As a result, the program can be delivered in a highly cost-efficient way.

Sample Challenge Topics—

Online coursework (1 course per week) which can include these or many other topics:

- Getting Started with Saving and Investing
- Basics of Personal Finance
- Basics of Investing
- Basics of Investment Strategies
- Understanding Investment Risks
- Basics of Retirement Planning
- Investing in Mutual Funds
- Working with Financial Advisors
- Saving for College
- Tax Planning and Investing

Dozens of additional financial courses are available and the Challenge can be tailored to meet your particular educational goals.

How It Works/Verifiable Results—

The Challenge is managed by our team. Using its turnkey program and systems, our team works with you to set up and support the program and track participant program success.

Using the Challenge program's built-in technology and tools, each participating employee:

1) takes a pre-test and survey to determine their baseline of investor knowledge, attitudes, and behavior,

2) is provided 10 hours of online investor education, and

3) on completion, takes a post-test and survey to measure changes in knowledge, attitudes, and behavior.

Automatic program messaging encourages program completion and built in tracking and reporting provides an active source of rich data.

What is the Payoff for us?—

Based on the results produced in prior Challenges with over 200 companies and over 10,000 participants, the Challenge program is expected to show measurable improvements in attitudes and behavior consistent with and including:

- ***30 to 40% improvement*** in participant knowledge as measured through pre- and post-testing at program and course level
- ***5% to 50% improvement*** in desired attitudes and behaviors, such as: improved sense of financial confidence and well-being; clarification of investment goals in writing; understanding of risk tolerance; construction of a financial plan (or budget); establishment of an Emergency Fund; and start or increase contribution to a 401(K), IRA or equivalent.

The Challenge program provides quality, easy to understand and easily accessible financial education to employee groups at a low cost.

Set for Life Financial, LLC
1820 E. Ray Rd. • Chandler, AZ 85225
(P) 480.855.1299
(F) 480.786.5121
www.setforlifefinancial.com