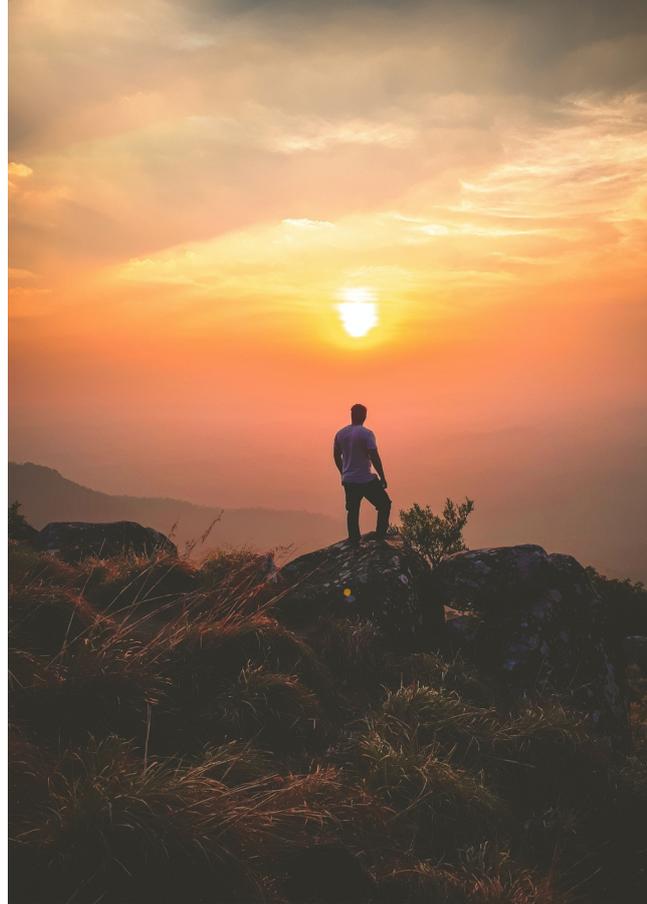




Financial Wellness For
Your Employees



Introduction

This document sets out the details of our platform and why you should have this for all your employees. We are currently the only company in Ireland offering this type of financial management for employees.

Background

You recognise that one of the key drivers of its business goals is recruiting and developing team members. The current market for recruitment in your sector is quite competitive and sometimes the differentiating factor for an Employee joining or staying with you is the career development prospects and overall benefits package.

The company already provides a comprehensive benefits and career development package to its employees.

However, the team have identified a knowledge gap in the area of Financial (Management) Wellness.

Traditionally Financial Wellness has not been dealt with by the Company's Pension providers or other 3rd Party Product providers who give presentations that may be very Financial Product focused.



Business Needs and Actions

You are looking to find an alternative option in the Financial (Management) Wellness offering component of their Benefits package to try to encourage education, engagement and advancement in their team's personal financial management.

- **Offer Online Financial Management** so employees can learn financial management at their own pace in their own time.
- **Attainable Financial Goal Achievement** so that your team can know and understand the steps in their financial management journey.
- **Measurement of Participation** All participation by your team in Financial Management can be measured.
- **Encourage Engagement** by using non-classroom methods of learning like challenges and recognising participation in Financial Modules with rewards and coaching.
- **Financial Management training that is not Financial Product driven** so that your employees feel that they are getting independent learning.
- **Simple effective learning** Financial Management can contain a lot of industry jargon that does not facilitate engagement. Simplicity is key to encourage engagement.



Premier Life's approach

Our learning model supports your objectives of providing simple financial management education, engagement and advancement for your team members and our content is continuously updated.

Jargon free and illustrated throughout, the Premier Life Programme is delivered online through easy to follow educational courses, user friendly calculators, worksheets, action paths and complimentary personalised reports and participation is encouraged through engagement and coaching.

We aim to provide practical financial management to your entire team with minimum disruption to your business.

An Overview of the Premier life offering

Education

- The Financial Success Path Course
- The Employee Financial Wellness Library
- Online Financial Calculators
- Premier Search Tool

Engagement

- All engagement will happen on our Mighty Networks app

Coaching

- Coaching is provided by our financial coach Mark Corkery who is a qualified accountant and certified financial planner. Mark and his team have created all our online courses. Mark has also published a book on financial planning called "Financial Planning is Simple it's just not Easy"

Coaching consists of the following courses

- 7 Day Financial Basecamp Challenge
- 21 Day Financial Summit Challenge
- Monthly Financial wellbeing webinars linked to the Financial Success Path

All these above areas are explained in more detail later in this document.



Suggested Approach

Our learning approach blends online education, virtual coaching challenges and engagement through our app.

Our approach supports learning financial management skills, changing behaviours through financial challenges and getting personalised financial coaching.

Suggested Programme

- The Premier Life online financial education platform to be made available to all team members.



Engagement Approach

Classroom learning can be hard to organise and costly in terms of time and additional costs. This is the way we approach education and engagement:

- Simple Content.
- Worksheets, action paths, calculators and online assessments.
- Flexible Delivery options.
- Supported learning through challenges.
- Our individual Financial Coaching Sessions provided by Mark Corkery give us an insight into the individual issues which may be representative of Financial Management issues throughout the company.
- We enhance our offering based on what we have heard from employees in Financial Challenges and individual Financial Coaching sessions.

Outcomes for you

- Increase employee satisfaction as you are providing them with a way to get better at managing their finances.
- Enhances the Employee Wellbeing offering which facilitates recruitment and retention.
- Surveys show that financial worries impact performance at work.
- A recent survey by Taxback.com highlighted that 89% of employees said that they could see real benefits from an employer roll out of a Financial Education Program.
- The financial skills learned in our program like “How to increase your income” will encourage engagement in the internal career development process.
- Financial Wellness is a broad term used quite loosely in the media today. We believe the cornerstone of Financial Wellness and Wellness in general is having your basic finances in order.



Quotation



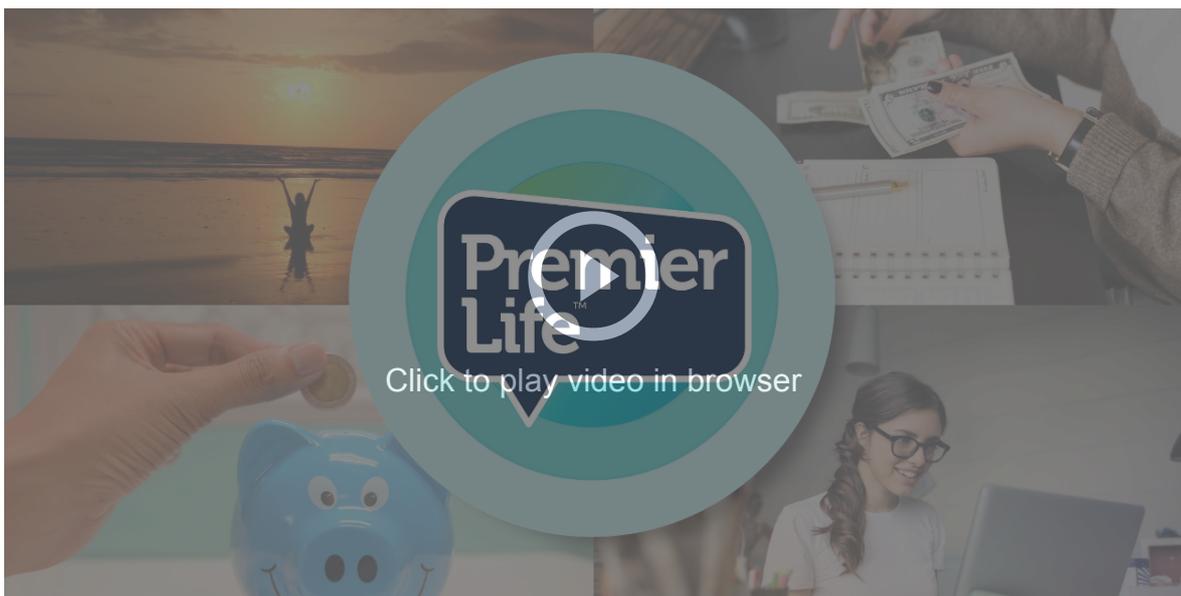
Pricing Structure

Online	<ul style="list-style-type: none">• Premier Life Online Financial Education Platform for X members	€X/month
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All prices exclude VAT

Payment Schedule

- **Online Course** - Paid by Direct Debit monthly



About Us



With over 40 years experience in the Financial Services industry, Premier Financial recognised that employees were not being provided with adequate financial wellness support, with many employees making poor financial decisions throughout their lifetime.

We decided to develop Premier Life as a **stand-alone** Financial Wellness Educational platform.

Currently we are the only provider of such a comprehensive financial education solution within Ireland.

Premier Life's focus is on education and engagement for employee, for which we charge a fee. We **do not upsell** any other financial products through our platform.



Mighty Networks



What is the Might Networks?

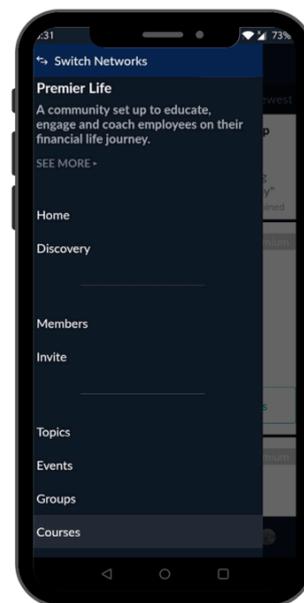
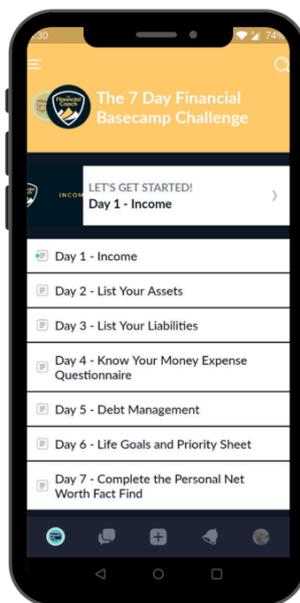
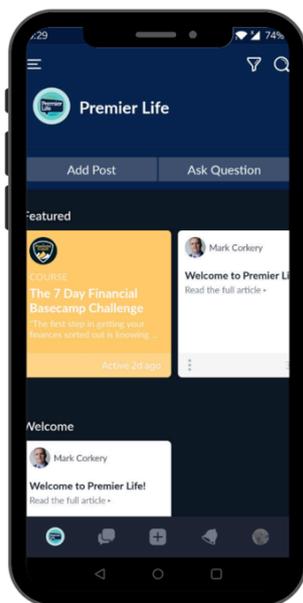
Mighty Networks is the software we use to deliver our Premier Life courses as well as to foster our interactive community. Members can access the service through their desktops or through an app on their phone meaning that they engage and learn wherever they may be.

As well as the wide range of modules available, users can also engage with other members within our dedicated financial topic groups. These groups enable members to communicate on their chosen topic with other members as well as our financial advisors.

Every month one of our experts will focus on a particular financial topic from the course for the entire month. They will discuss the content in more detail as well as host special guests on webinars. The schedule for these monthly themes is covered in the next page.

How do you use Mighty Networks?

Users simply click the link which is emailed to them and sign up with an email address and password. Once those two steps are complete they are able to get going straight away. They can sign up on either mobile or desktop.





MONTHLY THEMES

January

Know your Money
21 Day Challenge

February

Protect your Money
1. Course Review
Webinar
2. Guest Speaker
Webinar

March

Grow your Money
1. Course Review
Webinar
2. Guest Speaker
Webinar

April

Plan your Taxes
1. Course Review
Webinar
2. Guest Speaker
Webinar

May

Plan your Retirement
1. Course Review
Webinar
2. Guest Speaker
Webinar

June

Plan your Estate
1. Course Review
Webinar
2. Guest Speaker
Webinar

July

Know Your Money
1. Course Review
Webinar
2. Guest Speaker
Webinar

August

Protect Your Money
1. Course Review
Webinar
2. Guest Speaker
Webinar

September

Grow Your Money
1. Course Review
Webinar
2. Guest Speaker
Webinar

October

Plan Your Taxes
1. Course Review
Webinar
2. Guest Speaker
Webinar

November

Plan Your Retirement
1. Course Review
Webinar
2. Guest Speaker
Webinar

December

Goals and Goal Setting
Webinar

The Financial Coach

What is The Financial Coach?



Mark is *The Financial Coach* and through his social media channels and interactive 7 and 21 day challenges he provides a helping hand for people in getting their finances in order. The primary goal of the financial coach is to build upon fundamentals taught within Premier Life and guide members with interactive challenges which occur every few months.

How does it work?

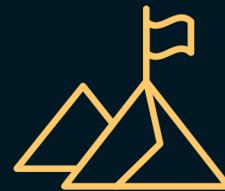
The Financial Coach has two challenges which each occur 3 times a year. The first challenge is a 7 day challenge which focuses on the fundamentals of an individuals finances helping them understand where they are today in terms of their personal finances. The second challenge is for 21 days and focuses on future financial planning. Each challenge has a Mighty Networks where users can engage about topics covered in a casual manner while Mark answers any questions users may have in a weekly interactive webinar during the challenge.

All members of Premier Life get **free** access to these challenges and Mighty Networks throughout the year.

7 Day Financial Basecamp Challenge



21 Day Financial Summit Challenge



Premier Search

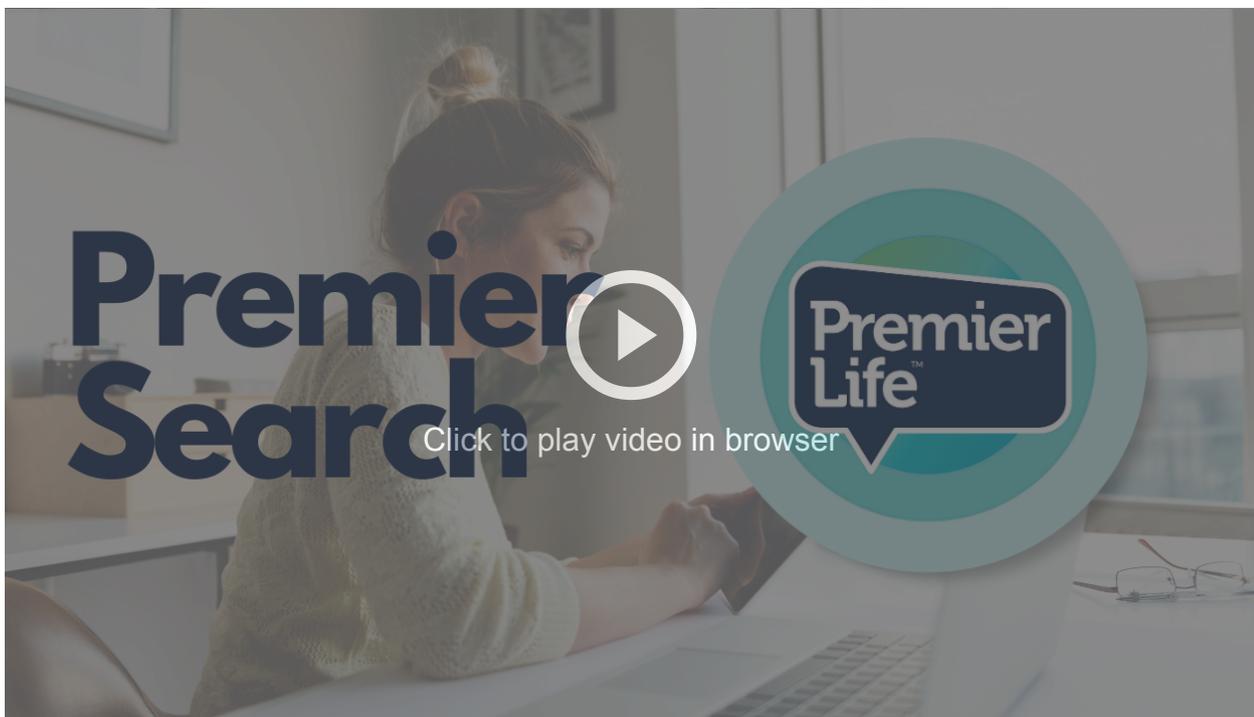


What is Premier Search?

Premier Search is our innovative intuitive search function which uses groundbreaking AI technology to search course videos for key phrases queried by the user. This benefit is available to every individual user via a separate login once registered on the Premier Life platform.

How does it work?

For example, if a user wants to learn more about pension contribution limits. Our *Premier Search* system will analyse all existing content on our *Premier Life* online learning platform and will show the user all content that is relevant to that query.



How does it benefit you?

Premier Search provides us with detailed information about user searches. This data allows us to develop and enhance our available resources to provide you with better solutions and influence our future course offerings which will be available to you at no extra charge.

Premier Search was developed to answer questions in the most simple way possible for the user. It won't only just show the user the content that has their key term in it, it will also bring them directly to the exact second in a video where their query is answered.



Premier Life Benefits



Problems

Premier Life Solutions

- Only 2 in 10 employees are satisfied with the efforts of their employer in helping them manage their finances (Barclays YouGov Survey, 2017)

- Helps Employees manage their Finances

- 38% of employees said they would move to a company which put financial wellbeing as a priority (Barclays YouGov Survey, 2017)

- Helps with staff retention where Financial wellbeing is important to Employees

- 32% of Londoners say that money distractions have caused them work issues (CIPD Outlook report, 2017)

- Helps avoid work issues caused by money distractions

- Over half of Irish workers worry about money regularly

- Helps to improve performance of your Employee by reducing time worrying about their finances

- Employee Safety and Wellbeing will remain paramount post - COVID as some workers may remain working remotely

- Helps you provide a solution to your employees to assist with the negative impact of stress on mental health or wellbeing



Our Team



Mark Corkery FCPA, QFA, CFP

Financial Planning Director



Denis Murphy QFA, RPA

Managing Director



Philip Sicat QFA, RPA

Senior Financial Adviser



Colette Clohessy QFA, RPA

Financial Advisor



Therese Keating BFS, LIB, QFA, LCOI

Compliance Administrator



Gerardine Sheehy QFA

Client Services Support



Anne Corkery

Admin and Operations Support



Eddie Murphy BA

Client Services Support



Aaron Quigley BBus, MSc

Learning Management System Support



Education

Premier Life consists of over 180 educational lessons.

Click on the links below to learn more about each module

Financial Success Path

- Know Your Money
- Protect Your Money
- Grow Your Money
- Plan Your Taxes
- Plan Your Retirement
- Plan Your Estate
- Financial Coaching

Employee Financial Wellness Library

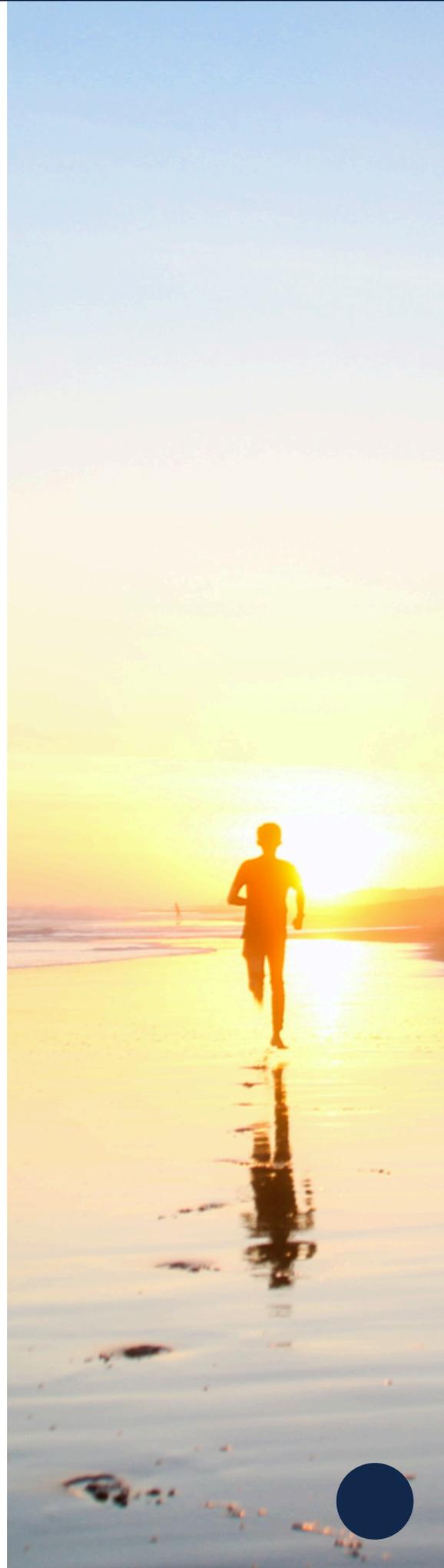
- [Life Events](#)
- [Financial Planning for Employees](#)
- [Retirement Planning for Employees](#)
- [Redundancy for Employees](#)
- [Pension Course for Employees who have left Employment](#)
- [Defined Benefit v Defined Contribution Pension](#)

Financial Wellness Calculators *

- ePen - Pension Calculator
- eLife - Life Cover Calculator
- eInvest - Investment Calculator
- eCat - Capital Acquisitions Tax Calculator
- Online Fact Find Report
- Automated Expenses Questionnaire



*Financial Wellness Calculators are not available to view outside of the members area.



Next Steps



Next Steps:

- Review proposal documents.
- Discuss options.

**If you wish to proceed or have further queries please contact
info@premierlife.ie**

Please Note: That the provision of this product or service does not require licensing, authorisation, or registration with the Central Bank of Ireland and, as a result, it is not covered by the Central Bank of Ireland's requirements designed to protect consumers or by a statutory scheme

