

Financial Wellbeing

Gallagher's My Money Guide Program




Gallagher

Insurance | Risk Management | Consulting

Using Ayco Counseling to live *your best financial life*

A financial planning seminar
for employees of Gallagher

AYCO
A GOLDMAN SACHS COMPANY

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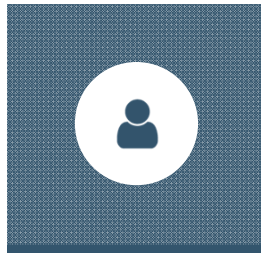
Ayco is a national leader in company-sponsored financial counseling

Our focus is financial wellbeing and helping you reach your goals, no matter how big or small.

Gallagher has partnered with Ayco to bring you holistic and personalized services that are at the heart of our decades-long history:



Digital platform



Personalized
financial coaching



Group education

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3

Digital platform

The first step to improving your financial wellbeing is understanding where you are today.

By getting to know you better, we'll be able to personalize your experience.

Download the app:



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4

Assessment

In less than 10 minutes, establish a baseline score by answering a series of questions about your demographics, finances and habits.

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1 About You 2 My Personal Finances 3 Protecting My Family 4 Managing My Risk 5 My Benefits 6 Taxes 7 Growing My Assets

Welcome!

We're going to ask you a series of questions to understand how financially well you are today. The first few questions create a baseline using your demographics - the rest will take less than 10 minutes to complete.

Get Started

Client Support
888-715-1123
clientsupport@ayco.com
Default fund of investing
(800) 437-6380
Investment
(516) 464-2494

Coaching
(516) 465-8888
Schedule an appointment

About
Ayco
Goldman Sachs

Feedback
We'd like to hear from you. Send your feedback to
clientsupport@ayco.com

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5

Checklist

This interactive step-by-step guide is curated based on your answers to the assessment. It's paired with relevant resources to take action.

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Checklist Coaching Events Learning Center Ayco360 227 Account Logout

Welcome, usatfirst1 | Test Division Of Test Co.

Checklist

Your checklist has been personalized based on the answers you provided in the assessment. We've curated step-by-step actions to help you improve your financial wellness—track your progress and watch your score improve.

Show all topics Show completed (5)

1 Outline your wishes for medical treatment PROTECTING MY FAMILY

Making decisions about your medical care and finances in the event of incapacity or disability can be difficult. Outline your wishes for medical treatment for your healthcare agent to follow with a legal document called a living will.

How do I do this?

My living will currently reflects my wishes

2 Create a plan to meet your short and/or long term investment goals GROWING MY ASSETS

An investment portfolio can be a large part of your plan to meet your future goals, from buying a house to planning for retirement, so choosing an appropriate investment mix is key. How your current assets match up to your plan to meet your future financial goals.

How do I do this?

My savings and investments are on track to meet my goals

3 Make a plan for when you're gone PROTECTING MY FAMILY

Have questions about your checklist?
Call a coach to discuss your personal situation.

Additional tools and resources

- Loan Payoff Calculator
- Debt to Income Calculator
- Life Insurance Calculator
- Combining Your Financial Life With Your Spouse or Partner
- Dreaming of a New Home? Here's What to Do
- What To Do When a New Family Member Arrives

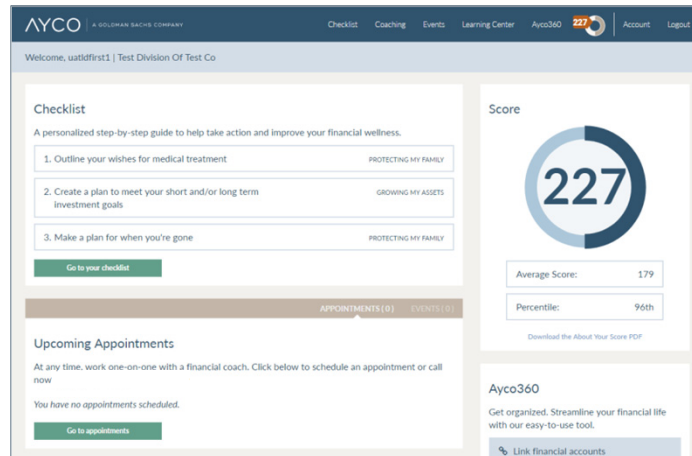
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6

Financial Wellbeing Score

Actions count—when items are checked off the list, your financial wellbeing score increases.



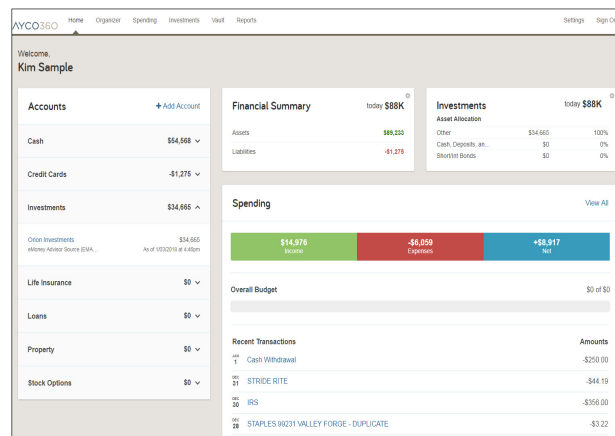
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7

Organization

Linking accounts to a data aggregation tool gives you an organized view of your financial life in one place.



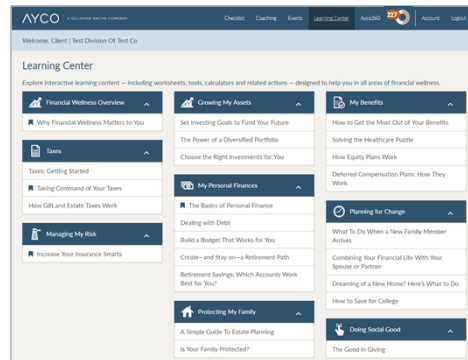
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8

Interactive Learning Content

Interactive learning content—including videos, tools and worksheets—is always available.



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9



Personalized financial coaching

Develop a personal connection with a coach who is knowledgeable in your compensation and benefit plans to educate, motivate and guide you towards financial wellbeing.



No preparation required



Include your spouse/partner



Call or schedule an appointment

Holistic financial planning for all aspects of your life

- Investments
- Retirement
- Benefits and compensation
- Estate planning
- Insurance
- Life events
- Income taxes
- Education planning
- Cash flow
- Building spending plans

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10

Who are Ayco coaches?

- 4-year degree
- Many are pursuing or achieved advanced degree (i.e., MBA/JD) or certification (i.e., CFP®)
- Average 6.5 years in financial planning industry; 4.5 years with Ayco*
- 308 hours of core training conducted for all new hires†
- Ongoing education for topic- and company-specific knowledge
- Access to internal technical and training resources

* As of March 2018

† As of June 2018. Core trainings are generally completed within the first and second year of a new coach's tenure.

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11

Financial coaching

Common questions coaches can help you with:

- How am I doing **financially**?
- How do I reduce debt, including my **student loans**?
- Do I have enough in my **emergency fund**?
- How can I **save more** or pay down my debt faster?
- How can I make the most of my **pay and benefits**?
- How might my decisions impact my **taxes**?
- How can I **protect my family** with an estate plan and insurance?
- What should I be thinking about when it comes to my **investments**?
- Am I on track for **retirement**?



Help with
major life
events:



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12



Financial wellbeing

Total wellbeing goes beyond feeling good and improving physical health – it also means building financial stability. Gallagher has partnered with Ayco to help you in key areas of financial wellbeing:



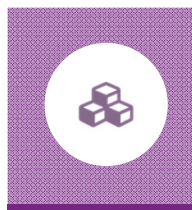
**Manage the
day-to-day**



**Plan for
your future**



**Protect
yourself**



**Invest for the
future**

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13



Ayco can help you manage the day-to-day

On the digital platform

- Complete the assessment
- Link your accounts
- Track your spending and build a spending plan
- Monitor your progress

With a coach

- Get tips to adjust your spending
- Stay on track with regular meetings
- Transform your goals into plans
- Gain insight and deeper understanding of your financial progress

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14



Ayco can help you plan for your future

On the digital platform

- Link your retirement accounts to
 - Establish your starting point
 - Track your progress
- Explore the topics that help you:
 - Plan for retirement
 - Stay on track
 - Decide where to save

With a coach

- Project your retirement income and expenses
- Discuss distribution options and payment strategies
- Develop a more complete view of retirement including Social Security and Medicare

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15



Ayco can help you protect yourself

On the digital platform

- Explore the topics that help you:
 - Learn insurance and estate planning basics
 - Understand your needs
 - Leverage insurance as part of your financial plan

With a coach

- Discuss elections that maximize your benefits
- Organize your financial information with the Estate Planning Inventory
- Evaluate your life insurance and estate planning needs

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16



Ayco can help you invest for the future

On the digital platform

- Learn about investment fundamentals like
 - Risk and reward
 - Diversification
 - Managing your portfolio
- Link your accounts to
 - Track your investments
 - View your entire portfolio all in one place

With a coach

- Determine your risk tolerance
- Develop an investment strategy for each of your goals
- Revisit your strategy on a regular basis

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17



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www.ajg.com/mymoneyguide

Assessment, score, checklist, education, Ayco360 and more

Download the app:



866.487.9450

Monday - Friday 9 am - 5 pm ET with evening appointments Monday - Thursday 5 pm - 8 pm ET

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18

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