intellicents

every step of life. one connected path.

intellisteps brings health benefits, retirement, wealth, Medicare, Social Security, and workplace financial planning into one coordinated employee experience — helping people understand their benefits, make informed decisions, and move forward with confidence.

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more than *financial wellness*

Financial well-being does not live in one department, one plan, or one moment in time.

It is shaped by healthcare decisions, retirement savings, debt, family needs, protection planning, Medicare, Social Security, taxes, and the everyday choices employees make along the way.

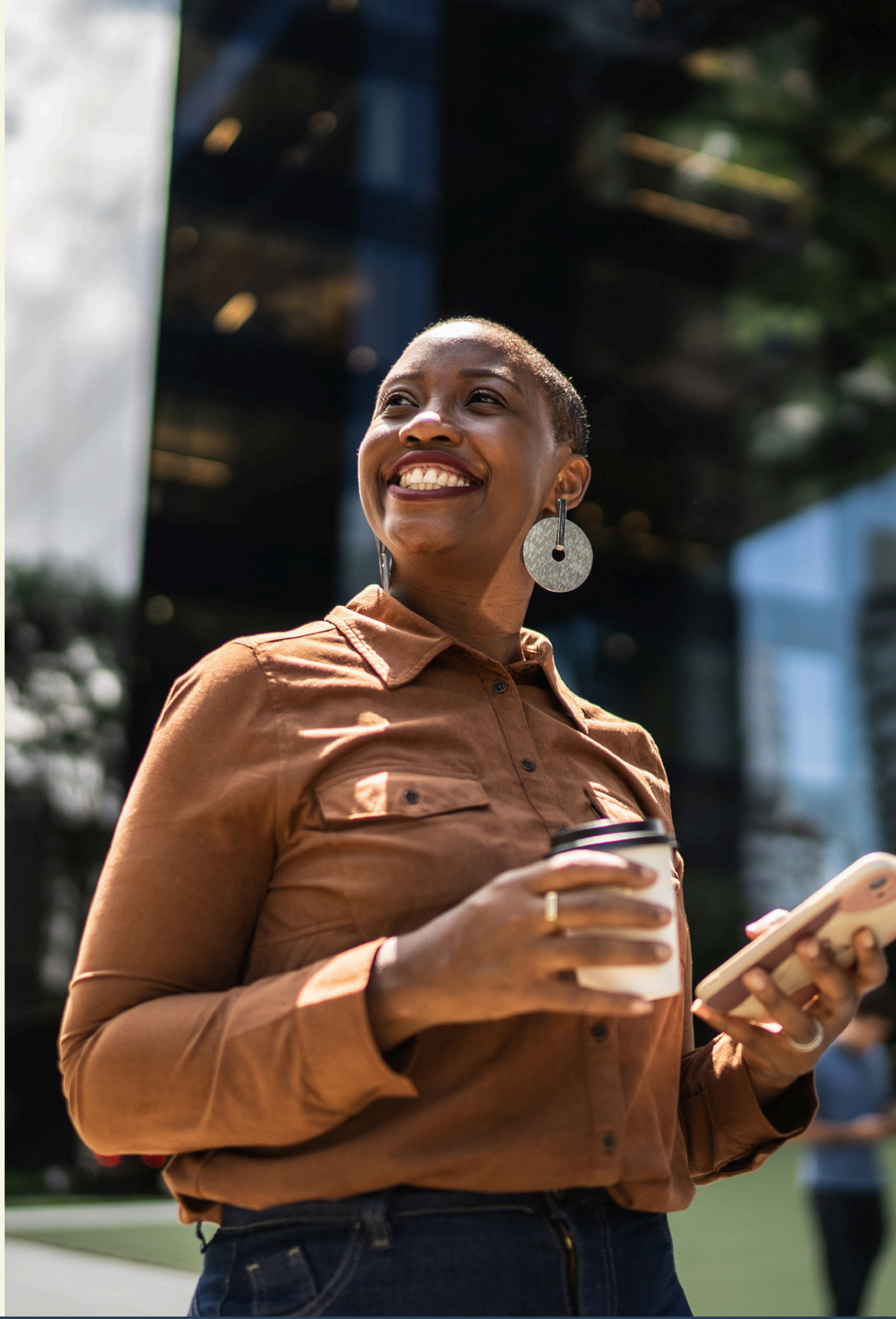
Many workplace solutions address only one piece.

intellisteps connects the pieces.

Because intellicents works across employee benefits, retirement, wealth, Medicare, Social Security, and worksite financial planning, we can help employers deliver guidance that reflects the full employee experience — not a narrow slice of it.

The result is a program designed to meet employees where they are, help them understand the value of their benefits, and support progress through each stage of life.

built around real life.
designed for real progress.



the intellisteps *difference*

Employees do not experience their financial lives in silos.

A health plan decision may affect cash flow. Debt may limit retirement savings. A growing family may create protection needs. Social Security timing may influence retirement income. Medicare enrollment may affect employer coverage, healthcare costs, and workforce transition planning.

intellisteps is different because it is supported by the full intellicents team. Bringing together knowledge across:

- **benefits**
- **retirement plans**
- **wealth management**
- **Medicare**
- **Social Security**
- **workplace financial planning**

That broader perspective allows us to help employees understand not just what benefits they have, but how those benefits fit together.

For employers, intellisteps helps turn a collection of programs into a more connected employee experience.

not just information. direction

Traditional financial wellness programs often stop at education.

intellisteps goes further by combining:

- **Access to licensed financial professionals**
- **Personalized foundational planning**
- **Life-stage education and resources**
- **Medicare and Social Security guidance**
- **Health benefits and retirement plan insight**
- **Employer-level reporting and workforce strategy**

The goal is not perfection.

it is progress, one informed step at a time.

a personalized starting point

Every employee needs a clear place to begin.

The intellisteps Foundational Plan gives employees a personalized snapshot of their financial foundation, using available data such as age, wages, and retirement plan information.

It is designed to highlight key building blocks of financial well-being, including budgeting, debt management, emergency savings, protection planning, and retirement readiness.

The plan helps employees see where they are today and identify practical next steps.

It is not meant to overwhelm.

it is meant to make progress feel possible.

Foundational planning may include:

- Budgeting and cash flow
- Debt considerations
- Emergency savings
- Protection planning
- Retirement readiness
- Contribution and savings alignment
- Next steps for dep guidance

By connecting everyday financial decisions to long-term outcomes, intellisteps helps employees engage more meaningfully with the benefits available to them.

a clearer starting point.
a more confident next step.

guidance for every step of life

Employees do not all need the same guidance at the same time.

intellisteps is designed to support people through different stages of life, career, and financial responsibility — from early savings habits to retirement transitions and legacy planning.

Starting Over

Employees may need help understanding benefits, building emergency savings, managing debt, and beginning retirement contributions.

Building Stability

As income and responsibilities grow, guidance may shift toward savings rates, healthcare choices, insurance needs, and balancing short-term decisions with long-term goals.

Growing Family + Responsibilities

Employees may need education around protection planning, beneficiary decisions, education savings, estate basics, and household cash flow.

Mid-Career Planning

Employees often benefit from deeper retirement readiness analysis, tax-aware savings conversations, investment education, and benefit optimization.

Pre-Retirement

Guidance may focus on retirement readiness, Social Security claiming considerations, Medicare enrollment timing, healthcare cost planning, income projections, and the transition from saving to spending.

Retirement + Legacy

Employees approaching or entering retirement may need support coordinating income, healthcare coverage, estate planning, wealth transfer, and long-term financial confidence.

the retirement transition, *connected*

Medicare and Social Security are two of the most important, and often misunderstood, decisions employees face as they approach retirement.

They are also decisions that many workplace programs are not built to address.

intellisteps brings these conversations into the broader benefits and retirement strategy, helping employees understand how healthcare coverage, income timing, employer benefits, and personal financial planning work together.

employees may need help understanding:

- Medicare Parts A, B, C, and D
- Enrollment timing and potential penalties
- Coordination with employer coverage
- Cost considerations and supplemental options
- Social Security claiming timing
- Spousal and survivor considerations
- The impact of continued employment
- How Medicare, Social Security, and retirement income fit together

employers may need help evaluating:

- Communication needs for employees approaching age 65
- Coordination between group health coverage and Medicare eligibility
- Opportunities to support smoother retirement transitions
- Potential impact of Medicare-eligible populations on benefits strategy
- How Social Security and Medicare education may support workforce planning

Medicare and Social Security guidance is not a side conversation.

It is a key part of helping employees move toward retirement with clarity — and helping employers support transitions with greater confidence.

where benefits, retirement, and planning *work together*

Through intellicents, employees and employers gain access to coordinated knowledge across:

Health + Employee Benefits

Retirement Plan Consulting

Worksite Financial Planning

Wealth Management

Medicare + Social Security Guidance

Education + Communication

The value is not just in having these services, it is in aligning them.

support that feels personal, practical, and ongoing

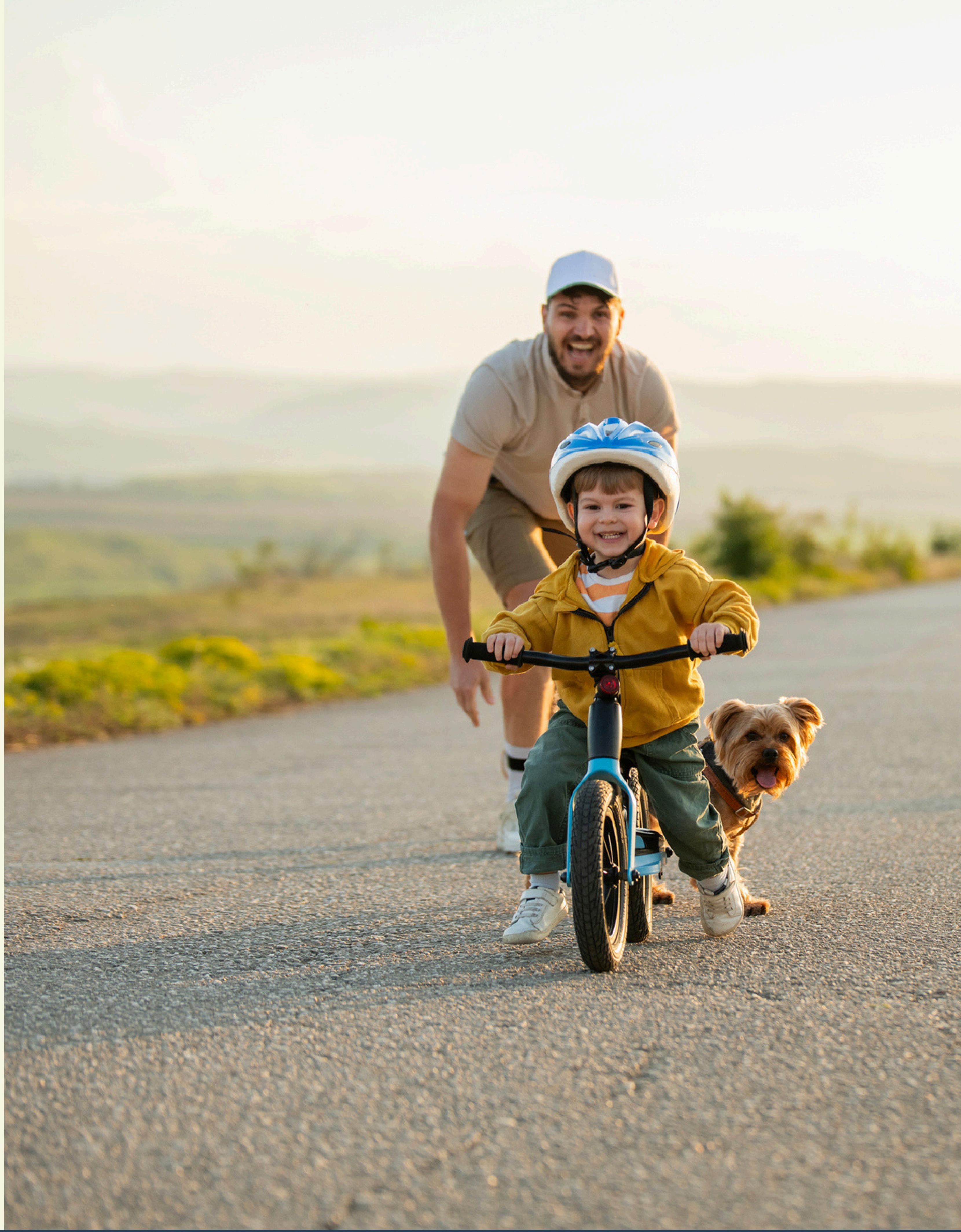
Financial questions do not arise once a year, and support should not either.

intellisteps gives employees access to guidance that reflects where they are in life, the decisions they are facing, and the benefits available to them.

Employees may receive:

- A personalized foundational financial plan
- Guided next steps based on their current financial picture
- Access to licensed financial professionals
- Education tied to life stage and real-life decisions
- Medicare and Social Security guidance
- Retirement readiness and income planning support
- Benefits education and decision support
- Monthly resources and ongoing communication
- Group sessions, webinars, and one-on-one opportunities
- A more connected understanding of their benefits

This support helps employees move from confusion to clarity, from information to action, and from isolated decisions to a more coordinated path forward.



turning benefits into a more connected experience

Employers invest heavily in benefits.

But that value is only realized when employees understand what is available, why it matters, and how to use it.
intellisteps helps employers connect benefit strategy with employee understanding.

Stronger Engagement

Employees are more likely to engage when guidance feels relevant to their life stage and personal situation.

Workforce Readiness Insight

Aggregate reporting can help employers understand retirement readiness trends, savings behavior, and financial wellness opportunities across the workforce.

Better Benefit Appreciation

When employees understand how health, retirement, financial planning, Medicare, and Social Security resources work together, they can better recognize the value of the benefits being provided.

Coordinated Transitions

Retirement, Medicare, Social Security, and workforce transitions are easier to support when education, benefits guidance, and financial planning are aligned.

Medicare + Social Security Transition Support

Medicare and Social Security are major differentiators within intellisteps. These decisions can affect retirement timing, employer coverage, healthcare costs, income planning, and workforce transitions. By bringing this guidance into the employee experience, employers can provide clearer communication and more meaningful support for employees nearing retirement.

Medicare support:

For employers, Medicare guidance can provide insight into aging workforce trends and potential coverage coordination opportunities.

Employer support may include:

- Medicare-eligible population reporting
- Analysis of employees approaching Medicare eligibility
- Transition impact analysis, when appropriate
- Communication planning for employees nearing age 65

For employees, we provide enrollment and transition assistance to help them understand:

- Medicare Parts A, B, C, and D
- Enrollment timing and penalties
- Coordination with employer coverage
- Cost and supplemental coverage considerations

retirement transition guidance that connects the pieces.

Social Security support:

Social Security claiming decisions can affect retirement income for years to come.

Through planning software and strategic partner resources, we help employees evaluate different retirement-age scenarios and understand how claiming decisions may affect their broader retirement plan.

Support may include:

- Personalized Social Security reports
- Claiming-age comparisons
- Scenario breakdowns by retirement age
- Spousal and survivor benefit considerations
- For employees who engage in intellicents discounted financial planning services, our team enrolls them and their spouse in Social Security

Together, Medicare and Social Security guidance help employees plan for retirement with greater clarity and help employers support smoother workforce transitions.

a clear path from launch to *ongoing progress*

intellisteps is designed to be practical for employers and accessible for employees.

Understand - We begin by learning about your workforce, benefits structure, retirement plan, communication needs, and organizational goals.

Build - Using available data, we help create personalized foundational plans and develop a launch strategy that fits your workforce.

Launch - Employees continue to receive education, resources, webinars, and opportunities for one-on-one guidance throughout the year.

Engage - Employees continue to receive education, resources, webinars, and opportunities for one-on-one guidance throughout the year.

Measure - Employers receive aggregate insight designed to identify trends, gaps, and opportunities across the workforce.

Evolve- The program can adapt over time as employee needs, benefits strategy, and organizational priorities change.

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insight that helps the program evolve

A strong workforce guidance program should not stand still.

As employees move through different life stages, the support they need changes. As organizations grow, benefit strategies change. As retirement readiness trends shift, employers need insight to help guide the next step.

intellisteps provides aggregate reporting and ongoing visibility designed to help employers better understand workforce needs and engagement opportunities.

Reporting may include insight into:

- Retirement readiness indicators
- Plan assets by age, wage, and tenure
- Deferral elections and savings behavior
- Employer match utilization
- Engagement trends and education opportunities
- Life-stage planning needs
- Medicare-eligible and near-Medicare populations, when appropriate
- Opportunities to strengthen communication and support

These insights help employers move beyond surface-level participation metrics and better understand how benefits, financial planning, and education can work together.

progress, built to last

intellisteps exists because employee well-being is not a single benefit, a single plan, or a single conversation.

It is the progression of real lives — from first paycheck to retirement, from financial stress to stability, from confusion to confidence.

At intellicents, our work centers on people: their goals, their futures, and the trust they place in us.

We are an independent, employee-owned financial services firm built for continuity, stewardship, and long-term partnership.
That is what makes intellisteps different.

One connected experience.
One aligned team.
Every step of the way.

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