SAGE VIEW

Retirement Success Campaign & Participant Financial Wellness Resources

VIRGINIA BANKERS ASSOCIATION
Benefits Corporation

Helping Employees Thrive in Retirement: SageView's Retirement Success Program

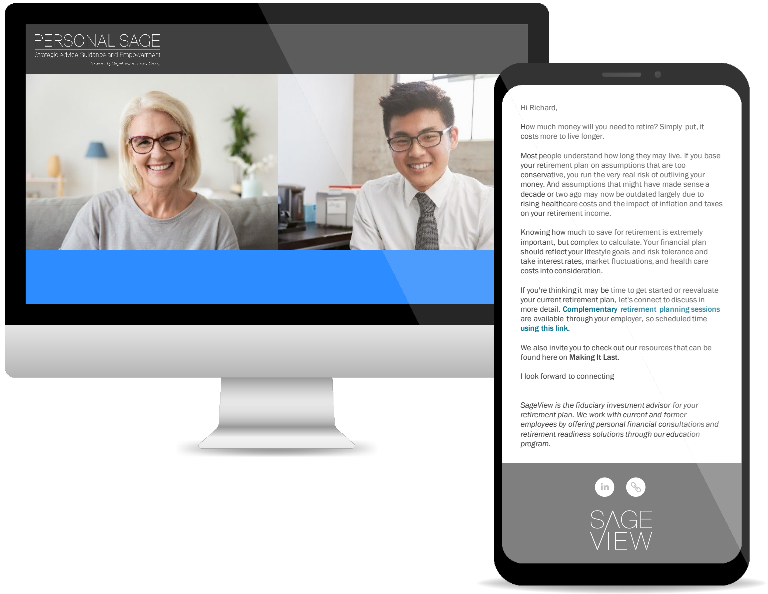
Retirement success is like tending a garden — the earlier you plant, the stronger your future grows. We help your employees nurture their financial well-being from the start.

What This Program Delivers:

- **Early Engagement**: Empowers employees to start planning for retirement with confidence
- **Actionable Support**: Offers practical tools and expert guidance tailored to each stage of retirement readiness
- **Positive Outlook:** Creates a sense of clarity, control, and optimism about what's ahead

Retirement Success Program

Preparing for retirement is a meaningful life transition. SageView's personalized campaign helps employees feel informed, supported, and ready for what's next while aligning with your company's goals and benefits.



What the Program Includes:

- **Employer Toolkit:** Easy-to-use flyer and internal communication guide
- **Employee Flyer:** Educational overview to raise awareness and prompt action
- **Targeted Direct Mail:** Delivered to a select group of employees, identified in partnership with the employer to ensure relevance and impact
- **Five-Part Email Series:** Timed, educational emails designed to spark engagement
- **One-on-One Support:** Access to a dedicated SageView advisor for personalized retirement conversations

Bonus Downloadable Resources (PDFs):

- Retirement Readiness Checklist
- Tax Diversification in Retirement
- Making Your Money Last in Retirement
- Social Security & Medicare Basics

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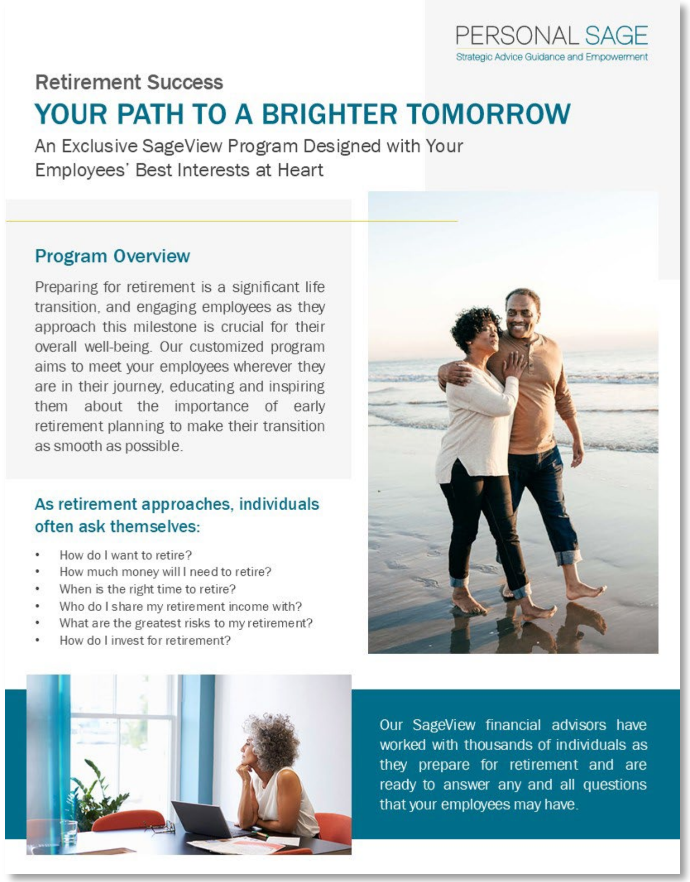
Plan Sponsor Guide to the Retirement Success Program

We partner with you to ensure your employees have the resources and personalized support they need as they plan for retirement.



PERSONAL SAGE
Strategic Advice Guidance and Empowerment

Retirement Success

YOUR PATH TO A BRIGHTER TOMORROW

An Exclusive SageView Program Designed with Your Employees' Best Interests at Heart

Program Overview

Preparing for retirement is a significant life transition, and engaging employees as they approach this milestone is crucial for their overall well-being. Our customized program aims to meet your employees wherever they are in their journey, educating and inspiring them about the importance of early retirement planning to make their transition as smooth as possible.

As retirement approaches, individuals often ask themselves:

- How do I want to retire?
- How much money will I need to retire?
- When is the right time to retire?
- Who do I share my retirement income with?
- What are the greatest risks to my retirement?
- How do I invest for retirement?

Our SageView financial advisors have worked with thousands of individuals as they prepare for retirement and are ready to answer any and all questions that your employees may have.

Program Goals

- Educate employees about the importance of early retirement planning.
- Provide actionable tools and resources to help participants on their retirement journey.
- Foster a sense of ease and excitement about retirement among participants.

By implementing this engaging program, your employees can feel empowered to take control of their retirement planning, ultimately leading to greater financial security and peace of mind in the years ahead.

Program Components

- Personalized email campaigns, mailed letters, and phone conversations.
- Brochures, handouts, and checklists.
- Personalized consultations to review plans with experienced financial advisors.

Our financial advisors are complimentary resources for all current and former employees and are able to provide fiduciary advice on:

- Retirement planning
- 401(k) investment allocation
- Outside investments including prior retirement accounts, IRAs, and brokerage accounts
- Social Security, Medicare, Annuities, and Insurance

SageView makes recommendations based on the specific needs and circumstances of each client. Clients should consider their own investment objectives and not rely on any single article, marketing piece, fact sheet, graph, or similar material to make investment decisions. The information contained herein is intended for informational purposes only and is not a recommendation to buy or sell any securities. SageView does not provide legal, tax or accounting advice. Clients should obtain their own independent advisors for such services. SageView advisory services are only offered to clients or prospective clients where SageView Advisory Group, LLC and its representatives are properly licensed or exempt from licensure. Past performance is not a guarantee of future results.

2025 Financial Wellness Workshops

Financial Wellness Workshops are offered monthly and are hosted by our education team and financial experts.

Q1
Healthy Habits
CLICK TO REGISTER NOW
11am PT / 2pm ET

Automating Healthy Financial Habits
Save more for emergencies, retirement, and other financial goals

The Power of a Financial Plan
Define short-term and long-term goals and create a roadmap to achieve them

JAN 22
FEB 19
MAR 19

Q2
Investment Insights
CLICK TO REGISTER NOW
11am PT / 2pm ET

Investing 101
Investing concepts to help you plan for your financial future

Market Movements and Your Portfolio
Current market trends and key economic indicators

APR 16
MAY 21
JUNE 25

Q3
Retirement Readiness
CLICK TO REGISTER NOW
11am PT / 2pm ET

Making Your Money Last in Retirement
Think beyond the retirement finish line: picture, pay, and plan for your future

Slow to Start Saving for Retirement? Strategies to Help You Stay in the Race
Started late or haven't saved enough? We'll cover essential retirement milestones and smart techniques to get on track

JULY 23
AUG 20
SEPT 24

Q4
Financial Fitness
CLICK TO REGISTER NOW
11am PT / 2pm ET

College Savings 529 Plans
How 529 plans work, tax advantages, and how to effectively use them to save for education expenses

Having "The Talk": Planning and Paying for College
Financial aid options, admissions process, and college alternatives

OCT 22
NOV 12
DEC 10

SAGE VIEW

Financial Wellness Workshops

Investment Insights

Join us for live financial wellness workshops hosted by our Financial Coaching Team. This 60-minute workshop is comprised of three 20-minute sessions on different topics. Each themed workshop is offered three times throughout the quarter.

16 **APRIL** *at 11am PT / 2pm ET*

21 **MAY** *at 11am PT / 2pm ET*

25 **JUNE** *at 11am PT / 2pm ET*

Investing 101
Investing concepts to help you plan for your financial future

Market Movements and Your Portfolio
Current market trends and key economic indicators

CLICK HERE OR SCAN TO REGISTER

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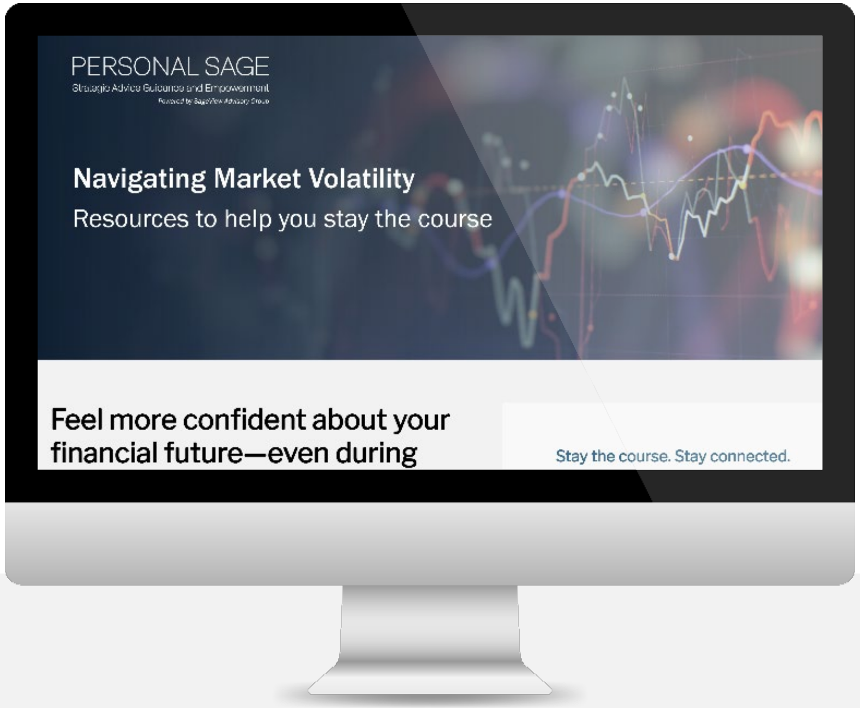
Navigating Market Volatility

Market ups and downs are normal. However, while the highs can feel reassuring, the lows may raise questions or concerns.

We've gathered helpful resources designed to provide insight, clarity, and peace of mind.

- Dedicated landing page with timely resources
- Complimentary meetings with financial coaches to discuss how market shifts may impact investments and planning for retirement



Feel more confident about your financial future – even during uncertain times.

Available resources include:

- Investment Insights Wellness Workshop Presentation
- Understanding Tariffs Video: What they are and who they impact most
- Three Tips for Turbulent Times: How to stay on track with your financial goals
- Market Impact Overview: How current events may affect the markets

CLICK HERE OR SCAN TO ACCESS

Comprehensive Financial Education

While not exhaustive, below is a comprehensive list of financial wellness topics our PersonalSAGE education team can deliver to participants.

FINANCIAL FITNESS

- Cyber security: protect your family, your future and yourself
- One step a time: simple budgeting steps for a challenging period
- Financial do's and don'ts in a crisis
- Protect your assets: what to look for in your quarterly retirement plan statement
- FSAs and HSAs

HEALTHY HABITS

- Plan basics and retirement plan enrollment
- Plan provision education
- Automating your finances
- The power of 1%: small changes make a big impact in retirement
- Credit score and credit report: what are they and how often to check them
- Debt management and prioritizing your savings

INVESTMENT INSIGHTS

- Investing 101
- 5 investing principles everyone should know
- Roth, Traditional or both: what's similar, what's different, what's right for you?
- Staying invested through market volatility
- Recipes for a healthy portfolio: feed your savings with a balanced mix of investments

RETIREMENT READINESS

- Five key risks in retirement
- Social Security
- Healthcare in retirement
- Making your money last in retirement
- Taxes in retirement
- Slow to start saving for retirement: Strategies to help you stay in the race

SAGE VIEW

Dedicated Financial Coach for SBA Participants

Patrick Abelon, CRPS®, CRC®
Financial Wellness Consultant

804.305.7208
pabelon@sageviewadvisory.com

Patrick is Financial Wellness Consultant, based out of our Virginia office. Patrick has over 25 years of experience working with plan participants and serves as a dedicated resource to the SBA.