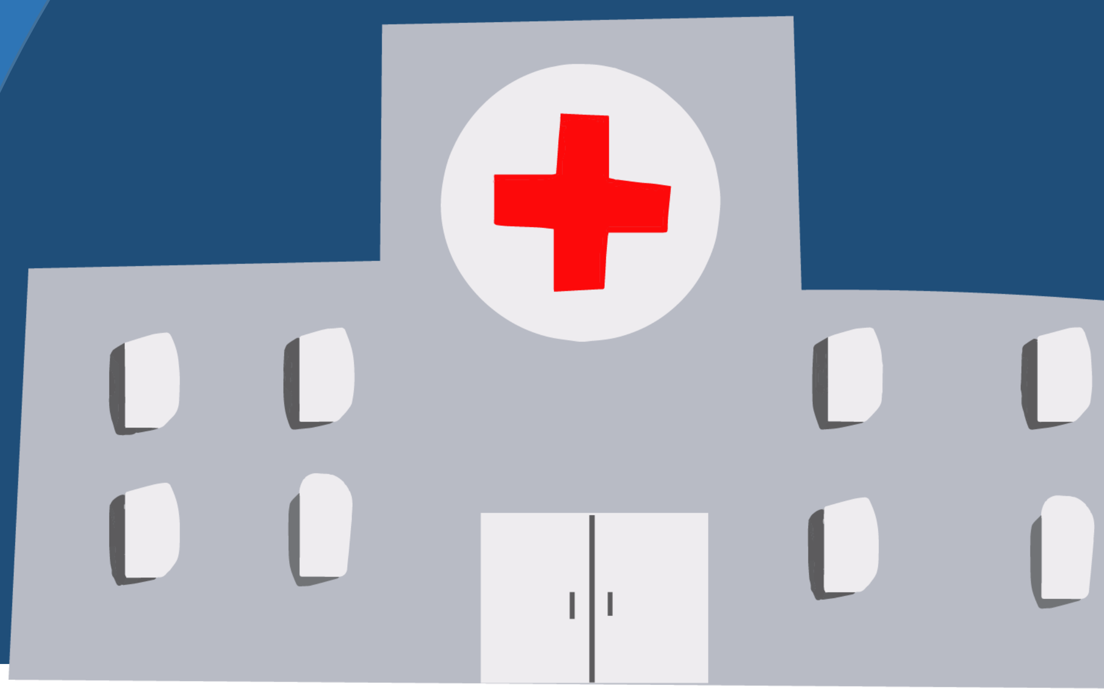
Wealth Management Solutions

for Physicians and Medical Professionals



MY FINANCIAL COACH

Employer Communication Booklet

As your wealth grows, life doesn’t get simpler.

It gets more complex. To simplify, ask yourself:

- Is your retirement plan effective?
- Are your workplace benefits coordinated with your personal assets?
- Are your assets in the most productive place?
- Are your trust and estate plans current?

If you’re a busy physician running a practice, one of many physicians contributing to a group practice, or a medical professional in a healthcare organization, you have precious-little time to manage your finances.

So, how do you know if you’re on track to reach financial goals, leverage company benefits, or fulfill retirement needs?

You can now integrate your personal assets with employer benefits in one location with expert guidance from an unbiased, non-selling CERTIFIED FINANCIAL PLANNER™ to coach you through the complex process of wealth accumulation, protection, and management.

Introducing

MY FINANCIAL COACH

for Key Employees

Your financial coach takes the time to know you well because you're more than a name to us. The professionals behind MFC are experts in corporate benefits. They will teach you how to best utilize your benefits plan in tandem with your personal assets.

More than 9 to 5

It's true. Like you, money never sleeps or takes weekends off. Neither do we. Enjoy the freedom and flexibility to email, chat, or text us anytime with questions. Or visit MFC University for self-education and study of specialized content from our team of Subject Matter Experts.

In Your Sole Interest

What's more, in a collaborative manner, you and your CFP® coach develop your complete financial plan in an environment of total transparency. Our coaches take special precaution to deliver impartial advice: **we do not sell products or services or manage your money.**

Merging Benefits and Assets

Our Insight Track ™ system gives you a single access point to securely view all your:

- Financial accounts
- Tax and legal documents
- Insurance coverages
- Investments
- Annuities, IRAs, 401(k)s
- Employer compensation and benefit plans
- Stock options, RSUs, restricted shares
- Real estate holdings
- Estate planning
- Wills, trusts, deeds

With this information, our CFP® coach analyzes your data to uncover growth opportunities, then educates you how to coordinate workplace benefits and personal assets.

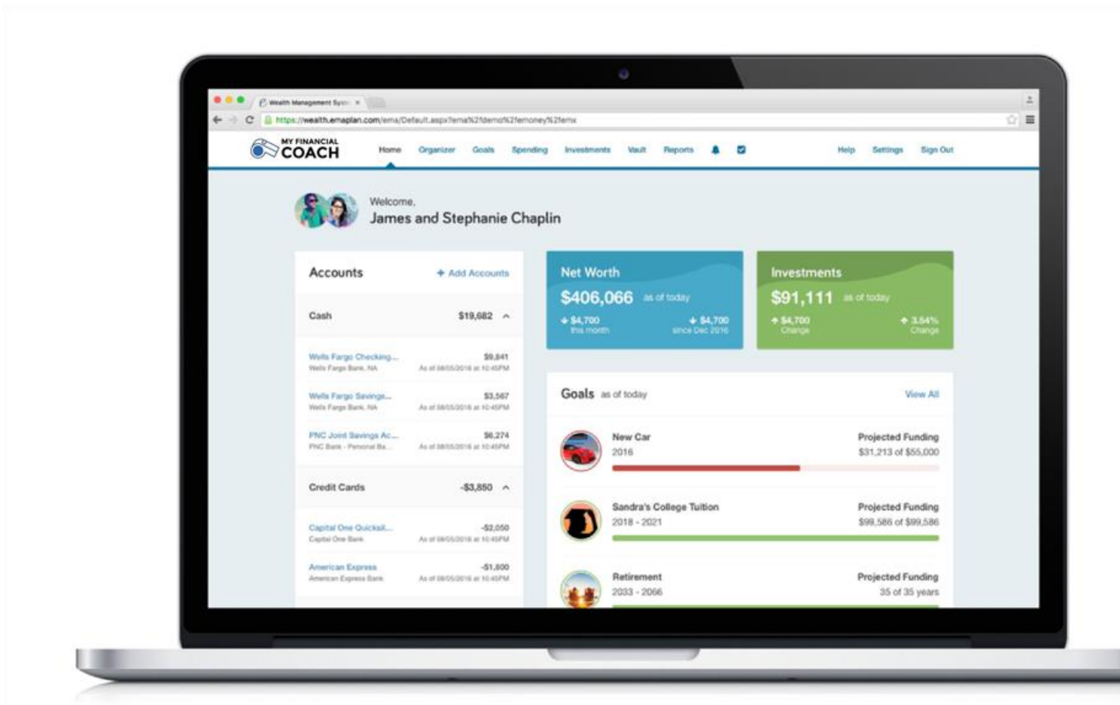
1. Every client receives a customized financial plan, balancing personal assets with corporate benefits.
2. MFC brings you the most accurate and actionable advice so you can confidently make decisions that impact your finances and your life.
3. To expand your education, we bring together specialized Subject Matter Experts in areas like wealth management, tax planning, insurance, estate planning, charitable giving, and more to provide best practices expertise to ensure you meet your unique goals and objectives.

Stay up to date with MFC's powerful analytical tools as we continue to track and adjust asset or life changes based on your:

- Overall asset allocation – corporate benefits with personal assets
- Retirement and cash-flow models
- Insurance programs
- Financial and Estate plan

Get a Snapshot of Your Finances at a Glance

- All Your Accounts on One Page
- Evaluate your Assets
- Get Updated on Your Investments
- Monitor Your Spending
- Track Your Progress towards Your Goals
- See Your Transactions
- Access Important Documents



- See your whole financial picture on your personal website
- Store all documents in a secure online vault
- Collaborate with your CFP® Coach or other advisors remotely

In today's fast-changing financial landscape, you need some certainty your wealth management is as effective as possible. My Financial Coach™ will help you get on track, establish a plan, and meet your financial goals.

MY FINANCIAL COACH

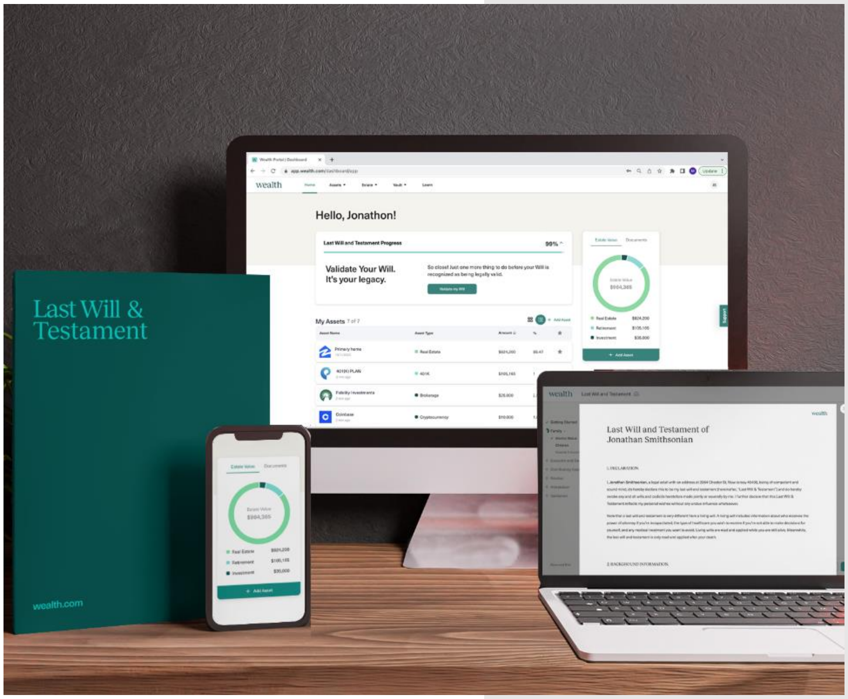
+

wealth.com

You can now get access to a streamlined and secure estate planning solution paired with financial planning services by a CFP® professional.

Estate Planning and Trust Services include:

- Last Will & Testament
- Revocable Trust & Pourover Will
- Guardianship Nomination
- Advance Health Care Directive



Wealth.com is available as an add-on service to My Financial Coach's financial planning. It is designed to be a self-guided platform that is easy and intuitive to navigate that allows you to create an estate plan at the convenience of your own home.

Please visit our [Partner Offerings] page for more information. Be sure to reach out to your coach for additional details.

From the Employer's Perspective—
A Corporate-Sponsored Benefit

As a physician, you may employ other medical professionals. No doubt, you've invested in the future of your key talent because you see their value and potential. Take it to the next level by utilizing MFC to ensure your key people realize the true value of their benefits plan.

Our sole commitment to educate and empower enables employees to understand and optimize their benefit plans and better navigate personal financial decisions. AS a result, more time is spent on reaching your company objectives.

What's more, by adding My Financial Coach as a benefit, your human resources team spends less time and resources answering questions and advising on issues outside of their expertise, which require professional guidance and deep knowledge of financial principles and strategies.

Because we separate advice from the implementation of advice, My Financial Coach offers a highly appealing differentiator in the booming advice industry, addressing and eliminating consumer trust issues upfront.

Contact us today to discuss how My Financial Coach adds value to you and your practice, clinic or healthcare organization:

customerservice@myfinancialcoach.com
760.340.4277
www.myfinancialcoach.com

With My Financial Coach as a corporate benefit, it's easy for employees to get started.

As illustrated in our example above, an employer-sponsored NQDC plan creates tremendous value for an executive or key employee. Very few, if any, after-tax arrangements can outperform a well- designed deferred compensation plan.

Power to Personalize

When you add My Financial Coach as a corporate benefit, it's easy for employees to get started. Simply complete an online profile and sync your accounts. Then, you'll speak with a CFP®-coacheducator who gets to know you, your current situation, as he or she creates your personalized financial plan.

Stay on Track

Your coach monitors your progress, lets you know when important actions must be taken, and schedules an annual checkup to make sure your plan stays current. Of course, we're always here to help along the way.

For more information on how you can destress your executive team or employee population and add My Financial Coach to your benefits program, please contact:

Enpo Tu
Chief Operating Officer, Financial Coach
My Financial Coach
www.myfinancialcoach.com
Office: 760.340.4277
etu@myfinancialcoach.com

William L. MacDonald
Chief Executive Officer
My Financial Coach Office
Office: 760-340-4277
wmacdonald@myfinancialcoach.com

MY FINANCIAL COACH