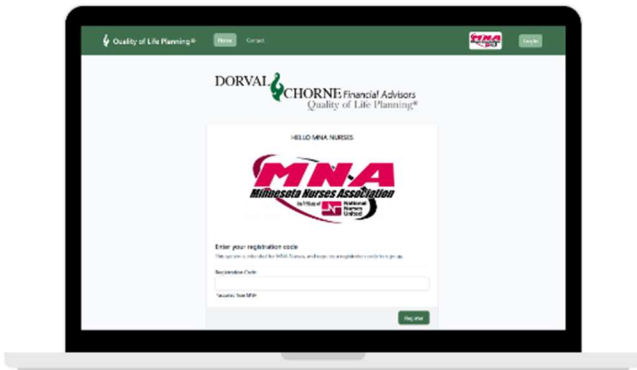


The Quality of Life Planning® Financial Advisory Pilot Program aims to enhance the financial well-being of your hospital’s employees by providing personalized financial planning and advice, leveraging both expertise of Certified Financial Planner™ professionals and QoLa™, an advanced AI tool. We believe so strongly in our program that the Pilot Program will run for a duration of 3 months at no cost to [Hospital System], allowing for an evaluation period to determine its value and impact.

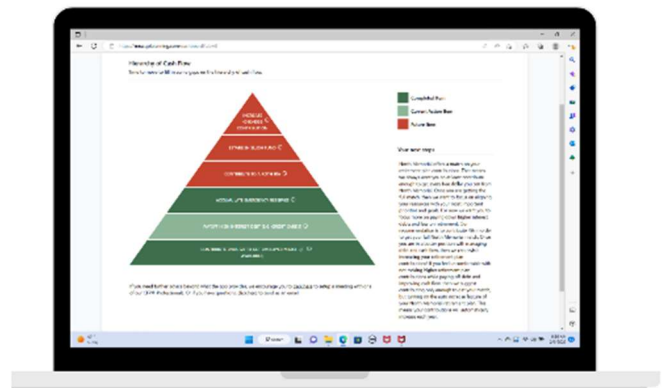
Program Overview:

- **One-on-One Financial Planning Sessions:** Each participating employee will have access to personalized financial planning sessions with a Certified Financial Planner™ (CFP®) via Zoom. These sessions will focus on the values, priorities, motivations and goals of the employee and are not limited to just investment advice as provided by their retirement plan sponsor.
- **QoLa™, AI Financial Planning Tool:** Employees will have access to QoLa™, an AI-driven financial planning tool, branded for [Hospital System] which provides a comprehensive dashboard reflecting the employee’s existing financial situation, wealth index, retirement plan contribution recommendations, and actionable advice for managing their financial resources. Additionally, they will have access to a comprehensive library with educational content.

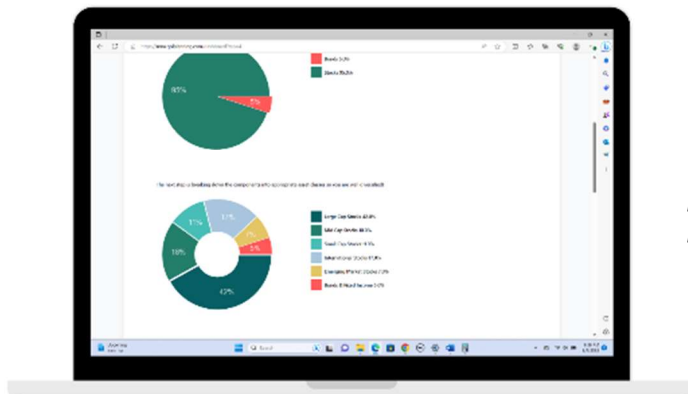


QoLa™ is branded for your organization to elevate your employee experience, enhance engagement, and showcase your commitment to your employee’s quality of life.

Your employees are provided actionable advice and a systematic pathway for managing their finances.



Retirement plan recommendations are provided for your specific employer plan and customized based on your employees’ unique data.



Benefits to Your Hospital System:

- **Inexpensive Benefit:** The Quality of Life Planning® Financial Advisory program provides an inexpensive and meaningful benefit which can be funded by your hospital system, your system's retirement plan participants, or a combination of both.
- **DOL Compliance:** In its 2007 EBSA Working Group on Financial Literacy of Plan Participants report, the Employee Benefits Security Administration wrote,

“In an ideal world, financial literacy could be customized to each plan participant’s learning needs and desires.”

They went on to write,

“People want one-on-one help from a person who they can trust. Employees generally do not have the confidence to implement advice provided to them via online tools.”

That is what our program does. Our fiduciary-level, financial advice provides your employees with the one-on-one help they need and want.

- **Improved Productivity & Employee Retention:** According to the APA's 2023 Stress in America survey, 63% of the American workforce is stressed over money. PwC reported in their 2023 Employee Wellness Survey, that 44% of employees who experience financial stress are distracted at work. The Quality of Life Planning® Financial Advisory program helps to alleviate financial stress, in turn resulting in improved productivity and employee retention.

Our unique group advisory concept was originally developed for the Hazelden Betty Ford Foundation back in 2006. They wanted their employees to have access to independent planning and advice that helps them improve quality of life. They cared so much about their employees that they were willing to provide this unique service through our group. It has been an incredible success, and they continue the program for their employees to this day!

If you're interested in learning more about how we can design a pilot program for your organization, email Leah Woodyly at lwoodyly@dorvalchorne.com or Bekah Flaming at bflaming@dorvalchorne.com.