Brandon Hall Group™

Financial Wellness Platforms

The BrightPlan Edition

2026

Industry Report

BrightPlan

Brandon Hall Group™
EMINENCE PARTNER
GOLD
2025

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Executive Summary

The Financial Foundation Everyone Is Missing

Organizations have invested heavily in employee wellness for decades. They have expanded mental health benefits, added gym memberships, piloted meditation apps and built out Employee Assistance Programs. And yet a foundational layer of well-being remains systematically underserved: the financial dimension. The financial piece has attempted to be solved by adding HSAs, 401ks with opt-out contributions, and student loan assistance. All things that are independent benefits that compete for an individual's dollars causing increased stress vs. working in partnership to maximize their situation. Our current efforts avoid the employer taking risk and truly seeing what the employee needs.

When employees cannot manage financial stress, every other wellness initiative becomes significantly less effective. An employee in financial distress attending a mindfulness session is still thinking about unpaid bills. An employee offered a 401(k) match who cannot afford to participate is not served by that benefit. Financial instability is not one wellness concern among many; it is the condition that either enables or undermines everything else. Without stabilizing an employee's finances, they are limited in their ability to address the other areas. The challenges to financial stability include a lack of focus, the inability to invest, or reactive behavior to life events that throw off finances at a moment's notice. Financial wellness is the condition that either enables or undermines everything else for every employee.

> Financial wellness is the foundational layer that determines whether every other wellness investment delivers its intended return. Organizations that treat financial wellness as core to their benefits strategy achieve measurably higher engagement, retention and workforce resiliency.

This report examines the state of financial wellness in enterprise organizations, identifies the structural gaps in how most employers currently approach the challenge and evaluates BrightPlan as a solution provider that has built a fundamentally different model for delivering financial wellness at enterprise scale.

Why BrightPlan Stands Apart

BrightPlan's differentiation begins with its role in helping pioneer the modern financial wellness market, launching its approach in 2016 well before financial wellness emerged as a more established enterprise benefits category. Today, the company is extending that foundation through the responsible use of AI to scale personalization globally across the full spectrum of employee financial wellness.

BrightPlan's approach is distinguished by three integrated capabilities that, taken together, create an outcome that point solutions and generic financial education programs cannot replicate: a personalized, global AI coaching platform powered by genuine financial data intelligence; a human layer of certified financial planners available globally with local language and market expertise; and structured behavioral programs designed to move employees from awareness to action and, ultimately, lasting financial habit change.

60%	**79%**	**10M+**
Engagement lift among employer populations using BrightPlan	**Of Resolution Program participants report greater financial resiliency**	**Employees served globally across 50+ countries**

Importantly, BrightPlan is not applying AI simply to automate financial education or generate generic answers. Its approach uses responsible AI to extend individualized financial guidance across countries, employee populations and financial needs while preserving the role of qualified human expertise. This creates an employee experience in which technology, data and human guidance work together rather than operate as separate channels.

Global human expertise at technology-enabled scale:

BrightPlan's global advisor network combines trusted human expertise with technology-enabled scale. Every advisor is an independent fiduciary, CFP® professional or local equivalent, who speaks the local language and understands local financial systems, regulations and culture. BrightPlan's proprietary advisor platform gives advisors the context needed to seamlessly continue previous guidance, while employees can choose to reconnect with an advisor they trust. Advisor capacity scales with enterprise demand, and every interaction is measured, delivering approximately a 9.7/10 global client satisfaction score.

Responsible AI that scales genuine personalization:

BrightPlan bridges the gap between employer workforce insights and each employee's unique financial circumstances. Rather than treating AI as a standalone chatbot or content-delivery mechanism, BrightPlan uses responsible AI alongside connected financial data, employee goals, investments, proprietary content and employer benefits to deliver personalized, actionable guidance. BrightPlan approaches AI responsibly by creating a controlled environment that is fiduciary in nature, is safe and secure for employers and employees, and balances what it can provide guidance on and when you should connect with a human advisor. The technology helps employees make continuous progress toward their financial goals while creating the foundation for experienced financial advisors to step in when circumstances require greater trust, complexity or personal guidance. This combination allows BrightPlan to scale individualized financial wellness globally without sacrificing quality, confidence or the employee experience.

Enterprise scalability without sacrificing continuity:

Enterprise demand can surge to thousands of employees seeking financial guidance during open enrollment, M&A activity or benefits changes. BrightPlan scales through its global advisor network and proprietary technology, which equips advisors with relevant financial guidance history and context. Advisors can continue the employee's financial journey rather than restarting it, increasing capacity while creating a more seamless experience at enterprise scale.

Technology and human guidance are complementary, not interchangeable:

Financial wellness cannot be fully addressed through technology or AI alone. Financial decisions frequently involve complexity, emotion, competing priorities and individual circumstances that make human engagement critical. BrightPlan's model is designed around that reality: AI expands the reach and personalization of financial guidance, while qualified human advisors bring the judgment, expertise, and ability to recognize and respond to complex emotional cues that may influence what employees are willing or able to share.

Measurable quality with employee choice:

Every advisor interaction is surveyed, resulting in an approximately 9.7/10 average global client satisfaction score. Feedback informs ongoing coaching, training and performance management to maintain consistently high standards. Employees can connect with the first available advisor, who has access to relevant prior guidance and context through BrightPlan's proprietary technology, or continue working with an advisor they trust. Advisors are also trained on employer benefits, organizational initiatives and relevant country-level policy changes to maximize the value of each interaction.

The result is a solution operating at the intersection of the responsible use of AI, financial data intelligence, human guidance and behavioral science. BrightPlan's early role in the evolution of financial wellness, combined with its ability to scale individualized guidance globally, differentiates the company from solutions built primarily around financial content, point-in-time education or technology alone. Brandon Hall Group™ identifies this integrated model as the design pattern most likely to drive meaningful workforce financial outcomes at enterprise scale and complexity, rather than engagement metrics alone.

Key Findings

Financial stress is a primary driver of reduced workplace productivity, engagement and retention. Most employers are addressing it with tools built for the long term while ignoring short- and medium-term employee financial needs, which is where the majority of workforce financial stress actually lives. Adding to this stress is continual uncertainty of the economy which over the last few years has become the norm but creates havoc with financial stability for an employee and their family.

It is important to note that financial stress is at every level of an organization from entry level role to executives. It is important to note that financial stress is not unique to a specific class of employees, it is all employees at every level regardless of salary.

The most effective programs consistently combine technology, personalized support and programmatic delivery. This is the exact model BrightPlan has operationalized.

BrightPlan's AI coach is a data-connected coaching system that reads linked accounts or transactions from uploaded statements, goals, investments, proprietary content and employer benefits to generate personalized, actionable financial guidance at scale. When an employee asks how to balance retirement savings while paying down debt, the AI draws on their actual debt balances, interest rates, current savings rates and employer match structure to give a specific, prioritized answer. BrightPlan begins an action related conversation to understand the individual's capacity to take the most effective action and provide a prioritized plan that moves them to their next steps.

The integration of a proprietary, enterprise-level AI system securely shares an employee's financial context with certified financial planners (excluding the employee's individual AI coaching messages), so any advisor can seamlessly continue where another left off, without re-covering prior conversations. This means complex, emotionally charged financial situations receive human expertise, with the advisor already informed by the employee's full financial picture before the conversation begins.

Expected Outcomes

Benefit Utilization

Measurable improvement in benefit utilization across 401(k), HSA and supplemental programs

Productivity

Reduced productivity loss from financially driven workplace distraction

Retention

Stronger retention among employees who actively engage with financial wellness report

Employer Intelligence

Employer analytics that surface population financial risk before it becomes an HR crisis

Behavior Change

Behavioral programs that produce lasting financial habit change, not just participation metrics

Scaled Guidance

AI-assisted guidance that scales CFP®-quality financial coaching to every employee

The Business Imperative: Financial Wellness as Foundational

The Root Cause Most Wellness Programs Are Treating as a Symptom

Employers have spent years investing in wellness programs that address the visible outcomes of employee distress: absenteeism, mental health claims, disengagement and turnover. What many have not adequately addressed is the root cause driving much of that distress.

Brandon Hall Group™ research identifies financial insecurity as a foundational factor in employee well-being, one that sits beneath and amplifies virtually every other wellness concern. An employee experiencing financial stress is simultaneously more likely to report mental health struggles, more likely to experience physical health impacts from that stress and less likely to be able to afford or fully engage with the benefits programs designed to address those concerns.

> ***"If someone just doesn't feel like they're going to be able to pay the bills, all of the other wellness initiatives are just going to be an exacerbation of that. Financial wellness must be treated as the foundation."***
>
> **Michael Rochelle, Chief Strategy Officer, Brandon Hall Group™**

The logic is straightforward: each employee needs support, no matter which stage of financial wellness their particular situation falls into. Concerned employees can't meet basic financial demands, driving them toward higher-paying jobs, second jobs, or working through exhaustion. This results in limited productivity. Capable employees meet their needs with some excess, which they often stretch by taking on added expenses or responsibilities—including multigenerational family support—creating risk through turnover and absenteeism from these 'first-world' pressures. Thriving employees operate in surplus; their comfort creates risk through complacency-driven turnover, reduced productivity, or delayed retirement as they continue building wealth well past their peak earning years.

Three Dimensions of Financial Need Employers Are Missing

One of the most consequential gaps in current employer financial wellness strategy is a mismatch in time horizon. Organizations tend to address the long-term financial dimension of retirement savings, 401(k) structures and pension contributions while largely ignoring the short-term and medium-term financial challenges that determine whether employees can even participate in those long-term programs. Treating any of these short term needs as benefits also incorrectly categorizes the employees' support. For example - student loans. When an employer supports student loans, they tend to give motion to a faster paydown. This is a low interest loan. It may or may not be the priority when looking at an employee's debt load. A disconnected vs. holistic benefit approach to helping the employee achieve financial stability is the main issue in this example – how did this isolated step help the employee to achieve overall financial wellness?

Time Horizon	Employee Focus Today	Employee Reality	BrightPlan Coverage
Short-Term	Limited or None	Emergency savings gaps, high-interest debt, bill management, immediate financial stress	Goal planners, debt repayment strategy, emergency fund planning, AI coaching
Medium-Term	Occasionally addressed	Career transition costs, major purchases, education expenses, life event planning	Goal planners for home purchase, education, general wealth building, life event guidance
Long-Term	Primary focus	Retirement readiness, wealth accumulation, estate planning	Retirement goal planning, Monte Carlo simulation, investment tracking, CFP® guidance

Redesigning a 401(k) matching formula reaches a small percentage of the workforce already in a financial position to lean into retirement savings. For the majority of the workforce, managing credit card debt, living without an emergency fund or facing the financial uncertainty that comes with organizational change cannot take advantage of this retirement vehicle.

> Employers are talking to a sliver of their workforce with every long-term retirement benefit improvement. BrightPlan meets all employees where they actually are.

The organizations Brandon Hall Group™ identifies as best-in-class in wellness strategy have recognized this gap and are responding with comprehensive, multi-dimensional financial wellness approaches that meet employees where they actually are, not where most benefits programs assume they should be.

> ***"Financial wellness unlocks employees' ability to use core benefits. If you can't pay your bills, the best 401(k) in the world doesn't help you. Financial wellness has to be treated as the benefit that enables all other benefits."***
>
> **Joe Vangsgard, Chief Marketing Officer, BrightPlan**

The Resiliency Imperative

Effective organizations build resiliency as an organizational capability, not just a personal attribute. Financial wellness is the foundational layer of that resiliency.

Brandon Hall Group Perspective

Employees who have a clear path to financial stability can absorb organizational change, adapt to new roles and technologies and remain engaged even through uncertainty. Organizations that invest in individual financial resiliency are, in effect, building the organizational resilience they need to navigate an era of continuous disruption.

Resiliency is not just a wellness outcome. It is a business outcome. Employers who invest in helping employees build genuine financial resiliency are building the organizational adaptability required to sustain performance through the workforce disruptions that define the current era, including the anxiety many employees carry about job stability in an AI-transformed economy. As discussed previously, the impact of AI on the economy is a microcosm of the overall uncertainty of the global financial state of the economy that has become the norm. This "no end in sight" portrayal of the economy leads to long term financial stress with no clear solution.

The Organizational Cost of Unaddressed Financial Stress

The costs of financial stress to organizations are both direct and indirect. Brandon Hall Group™ research documents several categories of measurable organizational impact.

Retirement Timing Costs

Benefits Utilization Gaps

Productivity Erosion

Healthcare Cost Amplification

1. Retirement Timing Costs

Employees who are not on track for retirement delay their exits. **Principal Financial Group in its 2026 analysis** estimates that an employee who delays retirement past age 65 costs the employer an average of about $103,000 per year. Those delayed departures typically involve higher compensation, higher medical costs and higher rates of productivity loss: a combination that creates direct financial exposure for employers.

2. Benefit Utilization Gaps

Employees who lack financial literacy or guidance leave significant benefit value unclaimed. Healthcare FSAs and HSAs, matching retirement contributions and supplemental insurance all require informed enrollment decisions, and financially stressed employees consistently underutilize them. Benefit offerings are a key consideration in hiring and retaining the best employees.

EBRI found that only 18% of HSA account holders invested any of their funds outside of cash in 2024. EBRI specifically concludes that most account holders are not taking complete advantage of the tax benefits HSAs offer.

3. Productivity Erosion

Productivity Erosion: Financial instability generates chronic anxiety that manifests as reduced concentration, absenteeism and presenteeism. Organizations implementing comprehensive financial wellness programs achieve improvements in engagement scores, with the strongest gains among employees utilizing financial wellness support. For example, most financial services companies work 9 am to 5 pm, but for many life changing experiences, fitting the need of receiving just in time assistance into a normal business hours does not work.

PwC's 2026 Employee Financial Wellness Survey found that 71% of financially stressed Gen Z employees report reduced productivity.

4. Healthcare Cost Amplification

The connection between financial stress and physical health outcomes is well-documented. Employees experiencing financial stress report higher rates of stress-related physical health conditions, contributing to medical claim costs that dwarf the investment required to address the underlying financial challenges. **PNC's 2025 Financial Wellness in the Workplace Study** points out that 54% of U.S. workers say financial stress affects their physical health.

Retention Risk

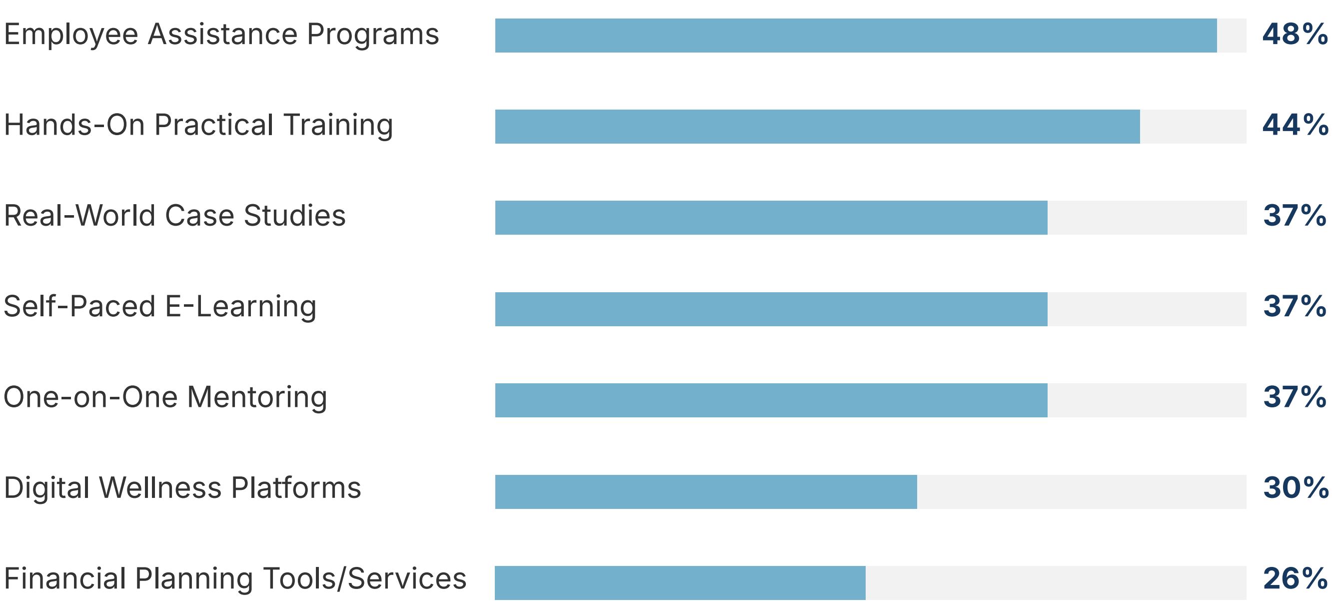
BrightPlan client data demonstrates measurable retention differences between employees who actively use financial wellness programs and those who do not. In competitive talent markets, financial wellness is increasingly evaluated by prospective employees as a differentiating benefit and the gap between employers who offer genuine financial support and those who do not is widening.

Market Landscape: Why Financial Wellness Is Being Rethought

From Voluntary Benefit to Strategic Imperative

The financial wellness market has undergone a fundamental maturation over the past two to three years. What was previously a category characterized by awareness and exploration has shifted decisively toward budgeted, strategic investment.

Strategic Wellness Program Elements Prevalence Among Award-Winning Organizations



Source: Analysis of Brandon Hall Group™ HCM Excellence Awards® Winning Benefits, Wellness and Well-Being Programs.

Four Forces Reshaping Financial Wellness Strategy

Organizational change is creating new financial stress patterns. Brandon Hall Group™ analysis identifies organizational change as an emerging and accelerating driver of employee financial stress. Early retirement incentives, workforce reductions, geographic redistributions of roles, reskilling tenured employees, M&A activity, the need for young innovators to drive change and the rapid restructuring of compensation models in response to AI-driven productivity gains are creating patterns of financial disruption that have moved from episodic to systemic. Employees navigating involuntary career transitions need financial guidance that addresses their current situation, not a generic roadmap built for an employee on a linear career trajectory.

THE AI ANXIETY PREMIUM

BENEFITS COST ESCALATION

EDUCATION TO EXECUTION

TECHNOLOGY EXPECTATIONS RESET

1. The AI Anxiety Premium

Widespread concern about artificial intelligence displacing jobs has added a new dimension to employee financial stress. Employees uncertain about role stability are simultaneously less likely to invest in long-term financial goals and more likely to make financially conservative decisions that limit their engagement with benefits programs. Employers who can demonstrate concrete investment in employee financial resilience are building trust at a moment when that trust is especially valuable. Trust equals retention, engagement, high productivity and reduced anxiety during times of ongoing change.

2. Benefits Cost Escalation

The rapid adoption of high-cost new benefit categories, such as GLP-1 medications, illustrates a broader dynamic: employers are being drawn into covering new categories of benefits that create significant cost exposure without a clear line of sight to measurable return. Organizations managing this challenge most effectively are those that can demonstrate direct connections between benefit investments and measurable employee outcomes. Organizations have already found this is not sustainable and now have to pass the cost to the employee or the employee now faces the choice of the benefit no longer being feasible for them.

3. The Market Is Moving From Education to Execution

A meaningful shift in buyer expectations is underway. Organizations are no longer satisfied with financial education as the primary deliverable. They are asking for evidence that financial wellness programs actually change employee financial behavior that participation results in higher emergency savings rates, reduced high-interest debt, increased retirement contribution rates and measurably lower financial stress. This requirement eliminates a significant portion of the existing financial wellness market, which is built primarily on content delivery and educational webinars. Larger organizations are desiring global continuity as well. AI has also quickly changed the expectation of employees. Supporting the employee with generic information and then leaving it up to the employee to connect to their own financial situation is not enough anymore. Now they want the content already contextualized to their unique situation, problem, or ask.

4. Technology Expectations Have Reset

Employee expectations for digital experiences at work have been permanently reset by the consumer technology they use daily. Financial wellness platforms that present static educational content, generic retirement calculators and periodic advisor check-ins are being evaluated against the standard set by consumer financial apps and AI assistants that adapt in real time to individual data. A leading technology platform can serve an organization's global needs only if it is a single source solution. This alleviates the burden on the human resources organization to manage multiple vendors in an attempt to achieve the same effect.

Brandon Hall Group Perspective

The financial wellness market has shifted decisively from education to execution. Employers are no longer evaluating platforms based on content libraries and webinar schedules. They are evaluating them based on evidence of behavioral change: higher savings rates, reduced debt, on-time retirement and measurable reduction in financial stress. Only a small number of providers are positioned to compete on these terms.

What Best-in-Class Financial Wellness Looks Like

Brandon Hall Group™ analysis of organizations shows the most effective programs share five structural characteristics that differentiate them from programs with high participation rates but limited behavioral impact.

Characteristic	Typical Program	Best-in-Class Program
Personalization	Generic content and calculators	Individual data-connected guidance that adapts to each employee's actual financial situation to include localization and strong in-country expertise in a regulatory environment, as well as translation in native language; AI uses personalized conversation-driven behavioral modeling to guide each person to their most actionable next step
Human Support	Annual benefit fairs or scheduled EAP referrals	On-demand certified financial planners informed by the employee's data before the conversation begins, available in local languages; and accessed on an unlimited basis for all employees.

Program Structure	One-time enrollment or periodic webinars	Sequenced behavioral programs that build habits over time through structured intervention. This includes addressing the emotional money mindset of individuals. Mindset is personal and requires a read and react motion to the person by the technology and the human advisors so that action will actually follow. This approach needs to be tailored to the person including people who are concerned, confident, or thriving with their current financial situation.
Measurement	Participation rates and survey sentiment	Behavioral outcomes: savings rates, debt reduction, benefits that are promoters or detractors to the employees, retirement readiness.
Employer Intelligence and Partnership	Aggregate survey data	Anonymized predictive analytics on population financial risk, debt trends and benefit utilization gaps and real time employee financial concerns – HR cannot rely on guessing what the right survey questions to ask. Results are filtered by employer request ex. location, generation, compensation band, gender, etc.; AI trained for large organizational change initiatives to bring personalized interactions to employees.

Organizations implementing all five of these characteristics achieve meaningfully stronger outcomes than those implementing two or three. They are mutually reinforcing: personalization increases relevance, relevance increases engagement, engagement enables progress in addressing financial stress and behavioral programs encourage continued engagement. Managing finances is not what everyone goes to first with their free time, yet financial stress is always top of mind. Behavioral programs are needed to have good habits take hold and measurement creates accountability that drives ongoing investment.

A major consideration for improving the outcome of financial wellness is the leveraging of human advisors and the changes taking place for financial advisors with the advent of AI.

People are using AI for beginning and many intermediate needs, but advance (complex) cases still require a human advisor and AI is allowing the human advisors to spend more time on advance cases where their value is the greatest (cost/experience).

Human advisors should be held to a regulated standard, CFP®. This has not been the case for all providers of financial wellness. Financial planners, financial specialists often employ non-CFP® specialists and train them on certain aspects of personal finances. This practice compromises the integrity of the human advisory role.

Other considerations for receiving best-in-class professional support are whether providers are offering human advisors at an additional cost, geographically specific and are they contractors or employees. These considerations raise the question of whether the model being offered is best suited to support the strongest guidance, scale (for high demand periods, acquisitions, etc.) and to ensure the best experience for the employee (availability, options for better personality fits, etc.). Bottomline, human financial advisors are table stakes in a financial wellness solution, but it is an imperative for employers to understand what they are getting from providers.

Brandon Hall Group™ analysis shows that effective financial wellness programs do more than provide education, calculators and access to financial professionals. They connect personalized guidance, employer benefits, behavioral support and qualified expertise to help employees make better financial decisions and take action.

Financial wellness is personal. Employees have different incomes, obligations, goals, levels of confidence and relationships with money. Their needs also change over time. The strongest programs recognize these differences and provide support that reflects an employee's circumstances rather than pushing everyone through the same experience. For global organizations, this requires an understanding of local benefits, financial systems, regulations, cultural differences and language.

Characteristic	Typical Program	Best-in-Class Program
Personalization	Generic content, calculators and recommendations based on selected topics or broad demographics.	Guidance informed by the employee's financial situation, benefits, goals and changing circumstances, with appropriate local and language support.
Human Support	Scheduled access to financial specialists, coaches or advisors, sometimes at an additional cost.	Scheduled access to financial specialists, coaches or advisors, sometimes at an additional cost.
Behavioral and Emotional Support	One-time enrollment, periodic webinars and standardized financial journeys.	Ongoing support that considers both financial circumstances and mindset, helping employees turn good intentions into action and lasting habits.
Benefits Integration and Outcomes	Benefits offered as separate resources, with success measured through participation and satisfaction.	Benefits considered within the employee's broader financial picture, with progress measured through savings, debt reduction, retirement readiness and benefit utilization.
Employer Intelligence and Partnership	Aggregate surveys and dashboards focused on registrations, usage and satisfaction.	Anonymized workforce insights that reveal financial concerns, emerging risks and benefit utilization gaps, helping employers make better decisions about benefits and supporting employee needs.

Why the Model Matters

The value of this approach is in how the pieces work together. Relevant guidance makes it easier for employees to engage. Human support helps them work through difficult or unfamiliar decisions. Behavioral support helps turn those decisions into habits. Measurement shows whether those efforts are making a difference.

Knowing what to do financially and actually doing it are two different things. Employees may understand that they should save more, reduce debt, make better use of their benefits or prepare for retirement and still struggle to act. Effective financial wellness helps close that gap by providing practical support when an employee is ready to make a decision.

Human Expertise Matters

Human expertise remains an essential part of financial wellness, but employers should look closely at what providers mean when they offer an “advisor,” “coach” or “financial specialist.” Those terms are not interchangeable.

For decisions with meaningful financial consequences, employers should understand the credentials and experience of the professionals providing guidance. CFP®s, or professionals held to comparable standards, bring a level of training and accountability that should be an important consideration when evaluating a provider.

Access matters, too. Employers should determine whether employees pay extra for individual guidance, whether professionals understand the financial and regulatory environment where employees live, whether support is available in local languages and whether the provider can maintain service levels during periods of increased demand.

These are not minor operating details. They determine whether employees can get credible help when they actually need it.

Outcomes Over Activity

A best-in-class financial wellness program should ultimately be judged by what changes for employees.

Registration, content consumption, webinar attendance and advisor sessions can indicate engagement, but they are not the outcome. The more important questions are whether employees are making better use of their benefits, strengthening savings, reducing debt, improving retirement readiness and becoming more confident in the financial decisions they make.

SIGNALS OF ACTIVITY	SIGNALS OF PROGRESS
Registration	Better benefit use
Content consumption	Strengthening savings
Webinar attendance	Reducing debt
Advisor sessions	Retirement readiness
	Decision confidence

For employers, that is the distinction between offering a financial wellness program and having one that works.

The Evolving Role of AI and Human Advisors

AI is fundamentally changing how financial guidance can be delivered at scale. Employees can increasingly use AI-enabled experiences for foundational questions, financial education, scenario exploration and many intermediate financial decisions. This creates an opportunity to reserve human expertise for the situations where professional judgment, empathy and experience create the greatest value.

> The result should not be the replacement of human advisors. It should be a better allocation of human expertise.

In a best-in-class model, technology handles what technology can do efficiently while qualified professionals focus their time on complex decisions, emotionally sensitive situations and circumstances requiring deeper judgment. The handoff should be seamless: employees should not have to restart their financial story when moving from digital guidance to a human professional. The advisor should enter the conversation with appropriate context, enabling the interaction to begin with the employee's needs rather than with information gathering.

The quality of that human support matters. Employers should distinguish between access to a financial professional and access to appropriately qualified financial guidance. Using the terms financial planner, financial specialist or financial coach does not necessarily mean an employee is receiving support from a Certified Financial Planner®. Best-in-class providers establish clear professional standards for the people providing individualized financial guidance and make those qualifications transparent to employers and employees.

Employers should also evaluate the operating model behind advisory services. Important considerations include whether human guidance is included in the platform cost or requires additional employee or employer fees; whether advisors have appropriate in-country expertise; whether there is a shared methodology that supports your employees' best interests; and whether the provider has sufficient capacity to respond during periods of increased demand, including organizational changes, acquisitions or periods of economic uncertainty.

These factors directly influence availability, continuity, quality and employee experience. Scale should not simply mean serving more employees; it should mean maintaining the quality of guidance as demand increases and giving employees sufficient access and choice to find an advisor who is appropriate for their needs.

From Engagement to Financial Progress

The ultimate measure of a financial wellness platform is not how frequently employees use it, but whether employees become financially stronger because they use it.

Registrations, logins, webinar attendance and advisor sessions provide useful indicators of activity, but they do not demonstrate financial wellness on their own. Best-in-class measurement creates a line of sight between engagement, employee action and financial outcomes—including emergency savings, debt reduction, retirement readiness and improvements in overall financial stability.

This also requires understanding employer benefits in context. Higher utilization is not automatically a positive outcome. For example, increased use of 401(k) hardship withdrawals or loans may indicate deteriorating financial stability, while increased emergency savings may indicate improving resilience. Best-in-class platforms help employers understand these relationships rather than treating utilization alone as success.

The strongest platforms therefore create a reinforcing cycle:

Brandon Hall Group Perspective

Personalization increases relevance; relevance encourages engagement; engagement creates opportunities for progress; behavioral interventions sustain that progress; and measurement allows employers to understand what is working and continuously improve the program.

Financial wellness may rarely be the first activity employees choose for their free time, even when financial concerns remain persistently top of mind. The role of a best-in-class platform is therefore not to maximize time spent on the platform. It is to make every interaction sufficiently relevant, intelligent and actionable that employees can make meaningful financial progress—and know where to turn when they need help.

Security, Compliance and Employee Data Protection

Enterprise-level security via certifications and proof points.

Not all financial wellness providers operate under the same professional, fiduciary and security standards. Employers should look beyond whether a provider offers access to a financial professional and examine the qualifications and safeguards behind that support.

For comprehensive financial guidance, CFP® certification represents an important benchmark. CFP® professionals must meet established requirements for education, examination, experience and ethics and are held to a fiduciary standard when providing financial advice. For specialized needs or global populations, other recognized professional or in-country credentials may also be appropriate. Credentials are only one part of the evaluation. Employers should consider the standards governing the organization itself, particularly when employees are sharing sensitive financial information or receiving personalized financial guidance.

FOUR AREAS OF STRENGTH

PROFESSIONAL EXPERTISE

CFP® professionals, or appropriately equivalent credentials based on the type and geography of guidance provided.

FIDUCIARY RESPONSIBILITY

A clearly defined fiduciary standard and appropriate regulatory oversight, such as SEC Registered Investment Adviser status or global equivalent when applicable.

INFORMATION SECURITY

Independent controls and recognized standards such as SOC 2 Type 2 and ISO 27001. For cloud-based platforms, ISO 27017 and ISO 27018 provide additional standards for cloud security and protection of personal information. New AI regulations, such as ISO 42001 for AI security, are also emerging.

PRIVACY AND CYBERSECURITY

Compliance with applicable privacy requirements and alignment with established cybersecurity frameworks, such as the NIST Cybersecurity Framework.

CLIENT AND EMPLOYEE TRUST

Fiduciary Alignment Extends to the Provider’s Business Model

Employers should understand not only the credentials of the professionals providing guidance, but also how the financial wellness provider makes money. Potential conflicts can arise when a provider earns revenue from financial products offered to employees, monetizes employee financial data or manages employee assets for a fee.

An assets-under-management model is not inherently inappropriate; it serves a legitimate purpose in many financial relationships. However, it creates an economic relationship between the provider and the assets being managed. In a financial wellness environment, employers should understand that distinction and determine whether the provider's business model is fully aligned with the employee's best interests.

BrightPlan has established a clear separation between financial wellness guidance and these potential sources of economic incentive. The company does not sell financial products or investments to employees, does not sell employee financial data for commercial purposes and does not generate revenue by managing employees' assets. Its position is straightforward: financial guidance should be driven by what is best for the employee, not by what generates additional revenue for the provider.

These distinctions matter because financial wellness increasingly involves much more than financial education. Employees may share detailed information about income, savings, debt, investments and benefits and then rely on the resulting guidance to make consequential financial decisions. It is important to note that the employer remains responsible for the limited data shared. This requires the employee to establish a separate relationship with the financial wellness provider, and the risk is borne by the financial wellness provider, not the employer. That is another reason for the employer to be even more sure the financial wellness provider is legit.

The standards applied to the people, processes and technology behind that experience should reflect that responsibility. For a best in class provider, these are essential for truly understanding and operationalizing compliance by country and how best to support employees.

FIDUCIARY ALIGNMENT

Employee Data

- Protecting employee data at all costs
- Never selling data or providing it to others for commercial use
- Ensuring the employer cannot see any individual's data — so employees can feel confident it is strictly confidential

The Financial Wellness Maturity Framework

Brandon Hall Group™ research identifies a four-stage progression framework for financial wellness.

Stage 1 Reactive/Ad Hoc → **Stage 2** Standardized → **Stage 3** Defined/Strategic → **Stage 4** Optimized

Stage	Financial Wellness Posture	Characteristics
Stage 1 Reactive/Ad Hoc	No formal program	Financial wellness is not addressed. Employee financial stress is treated as a personal issue outside organizational scope. Note – in this stage, security risks are particularly concerning with personal and company information potentially uploaded to unsecure LLMs.
Stage 2 Standardized	Voluntary benefit offering	Standard 401(k) and HSA. Occasional financial education webinars. EAP referrals for financial crisis. Minimal engagement.
Stage 3 Defined/Strategic	Integrated financial wellness program	Personalized platform with human advisor access. Structured programs. ROI measurement. Connection to broader talent strategy and addressing the global workforce.
Stage 4 Optimized	Resiliency-centered financial wellness	Predictive analytics. Proactive intervention. Financial wellness integrated into total rewards design and the full talent lifecycle. Continuous improvement driven by behavioral outcomes.

> Most organizations today sit at Stage 1 or Stage 2. They have retirement vehicles and occasionally offer financial education, but they have not built the infrastructure to deliver personalized, measurable, behaviorally effective financial wellness programs at scale. The market is now creating pressure to move to Stage 3 and BrightPlan is specifically designed to accelerate that transition.

Employees expect this and employers are slow to adapt.

According to **Bank of America**, employee demand for near-term financial guidance from employers doubled in two years — from 13% in 2023 to 26% in 2025. At the same time, only 54% of large employers and 32% of small employers offer financial wellness programs.

13% → 26%	54%	32%
Employee demand for near term financial guidance from employers, 2023-2025 - Bank of America	Of large employers offer financial wellness programs	Of small employers offer financial wellness programs

The economy and employer decisions amplify this need. Increases to keep up with the cost of living aren't possible anymore, annual raises can't be expected to offset.

Building Your Business Case

Executive stakeholders require clarity on three dimensions: the measurable cost of current-state financial wellness gaps, the strategic consequences of delay and the ROI profile of a comprehensive platform investment.

1. CURRENT-STATE COST
The measurable cost of current-state financial wellness fragmentation.

2. COST OF INACTION
The strategic and talent consequences of continued inaction.

3. QUANTIFIED ROI
The quantified ROI of unified, behavioral financial wellness investment.

The business case for financial wellness investment has never been easier to build but it requires moving beyond participation counts. As financial wellness is emerging, organizations are leveraging other benefit enrollment and engagement rates to define the success of offering a financial wellness benefit. Brandon Hall Group™ recommends a structured approach across four ROI categories that align directly with the financial metrics CFOs and CHROs use to evaluate talent strategy investments.

Benefits Utilization ROI

When employees use BrightPlan to understand and navigate their employer-provided benefits, utilization rates increase. Many employer-sponsored benefit programs carry tax advantages whose value is only captured when employees actually use them. Employers who can demonstrate that financial wellness investment drives benefits utilization can make a direct financial case to their CFO.

Retirement Timing ROI

On-time retirement is a measurably valuable outcome. Employers keep a healthy flow of advancement for new employees and reduce turnover because individuals do not see a career advancement path. Employees who delay retirement beyond their optimal exit point typically represent higher compensation, higher medical costs and higher productivity loss. BrightPlan's retirement planning tools and CFP® access are specifically designed to accelerate retirement readiness and to support every employee regardless of which phase of their career they are in.

Early Career Financial Health ROI

Getting employees moving in early career on a resilient financial footing means they stay longer, perform better and reach the positions where their institutional knowledge generates the greatest return. Employers whose workforces show measurable improvement in emergency savings have a workforce more resilient to short-term financial disruption.

Retention ROI

BrightPlan's client employee evidence demonstrates a measurable retention difference between employees who actively use the platform and those who do not. In competitive talent markets, the cost of replacing an employee ranges from 50 to 200 percent of annual compensation. Benefits that demonstrably differentiate the employer carry retention value that compounds over time. Also worth noting are the delays and time to transition a new employee into a role and be able to reach the point of finally giving back to the company.

Questions to Answer Before the Investment Decision

1. What is the current baseline for employee financial stress and what is the organizational cost in terms of productivity, healthcare claims, benefit utilization and voluntary turnover?
2. How is the organization currently addressing short-term and medium-term employee financial needs, and what evidence exists that those approaches are working (don't assume you know who in your organization is experiencing financial stress)?
3. What percentage of the workforce is unable to fully participate in the long-term financial benefits offered, and what would it be worth to close that gap (i.e., perceived vs. actual needs of the employee)?
4. How does the current financial wellness offering compare to the standard set by best-in-class award-winning organizations, and where are the most significant gaps?
5. What measurement infrastructure is needed to demonstrate ROI of a comprehensive financial wellness investment to the CFO and board?
6. How does the current benefits technology ecosystem support or constrain integration with a financial wellness platform, and what is the roadmap for addressing those constraints?

Introducing BrightPlan

www.brightplan.com

Built for the Moment Financial Stress Becomes Personal

BrightPlan was founded in 2016 with a specific and deliberate orientation: to deliver the quality of financial guidance that has historically been available only to the wealthy, to every employee, regardless of their current financial situation. Headquartered in Boca Raton, Florida, the company has pioneered building a platform that operates at the intersection of AI, behavioral science and human expertise.

The executive team reflects enterprise DNA. CEO and founder Marthin De Beer brings a background that includes senior executive leadership at Cisco Systems, with deep understanding of the operational complexity of deploying solutions at scale across global, distributed workforces. Chief Product Officer Larry Robinson brings a comparable enterprise pedigree including significant contribution to the development of Service Cloud as Senior Vice President of Product Management at Salesforce, a product that became a multi-billion-dollar platform by solving complex operational problems at enterprise scale. And Joelle Vail, Chief Revenue Officer, who brings more than thirty years of experience partnering with business leaders in the evolution of HR and its role in creating differentiated workforces proven to support organizational goals.

2016	50+	10M+
Founded	Countries	Employees Globally

Notable enterprise clients: EY, Salesforce, Samsung, Optum, Stripe and Southern Company.

The Enterprise Focus

BrightPlan is designed to support large organizations with complex and distributed workforces. Its platform addresses the financial wellness needs of employees across diverse populations and operating environments, with an emphasis on delivering a consistent, scalable personalized experience. The platform is built on integrity and trust. Its financial planning team includes CFP® professionals; the company operates as an SEC-registered investment adviser and supports GDPR and other global standards. Its enterprise security framework includes SOC 2 Type 2 and ISO 27001, ISO 27017 and ISO 27018 certifications, ISO 42001 and VPAT along with alignment to the NIST Cybersecurity Framework.

BrightPlan also works with a range of strategic partners to broaden access to financial wellness solutions. These relationships span the broader benefits and financial services ecosystem and enable financial wellness capabilities to complement existing offerings and infrastructure. Through this approach, BrightPlan helps partners enhance their solutions, enables employers to create a more connected benefits experience, and gives employees personalized financial guidance that helps them make the most of the benefits and resources available to them.

> ***"The fastest way for us to deliver on our mission is through partnerships. Working with organizations that people leaders have trusted relationships with provides us unique intersections around money. Consolidating the employee experience to give the user the ability to have a personalized money conversation helps them optimize their experience and utilize the offerings more when turning to their EAP, retirement or HCM benefit or payroll system."***
>
> **Joe Vangsgard, Chief Marketing Officer, BrightPlan**

Three Integrated Components

BrightPlan's value proposition is built on three components that, in combination, create outcomes that none can produce individually.

The Three Integrated Components

01 TECHNOLOGY	02 PEOPLE	03 PROGRAMS
The enterprise platform creates a personalized journey for each employee, powered by a connected financial data architecture and AI coaching that speaks to each individual's specific situation, goals and readiness for change.	Unlimited certified financial advisors, available without appointment, enter every conversation already informed by the employee's financial data, goals and prior AI interactions — delivering expert guidance from the first moment. A major time-saver compared with onboarding a traditional human advisor.	Structured behavioral sequences combining AI coaching, CFP® sessions, group support and exercises that address the emotional and habitual dimensions of financial decision-making — not just the informational gap. • Enables ongoing engagement • Encourages progress • Delivers results to both employee and employer • Brings a sense of community and accountability that yields stronger, longer engagement

> ***"The technology, people and programs are not parallel tracks. They are a system. The technology does the heavy lifting so the CFP® conversations are higher quality. The programs move people through both. The three working in alignment results in strong employee engagement globally."***
>
> **Joelle Vail, Chief Revenue Officer, BrightPlan**

The BrightPlan Advantage

Brandon Hall Group™ identifies five differentiating capabilities in BrightPlan's platform that are difficult to replicate and that, together, move the solution well beyond anything the point-solution market can deliver.

1 **Global Scale with Local Relevance:** For enterprise organizations managing benefits across international workforces, the practical credibility of a provider's global capabilities determines whether the organization can actually use the platform for its full employee population or must maintain separate regional solutions.

BrightPlan's global infrastructure includes in-country Certified Financial Planners® in major markets, tax data integration that maintains current IRS and international regulatory compliance, account aggregation capabilities for international financial institutions and a platform architecture designed to accommodate the manual account entries and complex international financial scenarios that arise in genuinely global workforces.

2 **Data-connected AI coaching:** Financial wellness is entering a new phase. For years, digital financial wellness largely meant giving employees access to education, calculators, account aggregation and planning tools. Those capabilities remain important, but they still require the employee to interpret the information, determine what matters and decide what to do next.

> The next generation of financial wellness is about guidance: understanding an employee's financial situation well enough to help identify the next best action, at the moment it matters.

BrightPlan has been building toward this model for years. The company began investing in AI in 2019, well before generative AI became a mainstream business technology, and its patented technology forms part of the foundation of its current Financial Wellness AI Coach. That history matters. In financial wellness, responsible use of AI requires more than adding a conversational interface to existing content. It requires clear boundaries around the information used, protection of sensitive financial data and a model designed to put the employee's financial interests first.

BrightPlan's AI Coach is connected to the broader financial picture an employee chooses to make available through the platform, including linked financial accounts, employer benefits, goals and spending patterns. That context changes the nature of the guidance.

Consider an employee asking, **"Should I increase my retirement contribution or pay down my debt?"** A general-purpose tool can explain the factors someone should consider. A data-connected financial wellness platform can understand the employee's actual debt, interest rates, retirement contributions, employer match, cash flow and historical spending and use that context to help determine what deserves attention first and to know what is realistic.

The same principle applies across an employee's financial life. The platform can help surface an underutilized employer match, identify higher-cost debt that warrants attention, consider emergency savings in relation to spending needs and connect an employee's questions to benefits already available through the employer.

THE OLD QUESTION

"How much financial information can a provider give employees?"

THE NEW QUESTION

"How effectively can a provider turn an employee's financial information into appropriate action?"

That distinction will become increasingly important as employees grow more comfortable using conversational technology for financial questions. Access to information is becoming easier and less differentiated. What remains difficult is providing guidance that is personal, trusted, secure, available when the employee needs it and grounded in the realities of that individual's financial life.

BrightPlan was an early participant in this transition. Its approach to AI predates the current generative AI cycle and has evolved alongside its broader financial wellness platform. Today, the combination of financial data, employer-benefit context, established financial guidance and conversational technology allows the platform to extend personalized support across a global workforce in a way that would be difficult to accomplish through human advisors alone.

Importantly, this does not eliminate the role of the financial professional. It changes where that professional can create the most value. Everyday questions and more straightforward decisions can be addressed immediately, while complex situations can move to qualified human advisors who can focus their time and expertise where judgment and personal interaction matter most.

For employers, this is where the potential of AI in financial wellness becomes significant. The goal is not AI for its own sake. It is the ability to provide **personalized financial guidance at a scale, consistency and availability that historically were difficult to achieve**.

That is likely to become a defining standard for the next generation of financial wellness.

3

The AI-Human Integration Model: One of the most significant design decisions in BrightPlan's platform is the integration between AI coaching and human advisory services. In most hybrid models, the AI and human channels are parallel but largely separate.

BrightPlan's model is architecturally different. When an employee schedules a CFP® conversation, the advisor enters the session already viewing the employee's financial profile: their linked accounts or transaction data in context, their active goals, their Monte Carlo retirement projections, and their debt positions. The AI and human channels are not separate pathways. They are sequential layers of a single advisory experience.

The implications are significant. Employees with complex financial situations, those managing significant debt alongside retirement uncertainty, those navigating major life events, those facing the emotional dimensions of financial difficulty that AI alone cannot fully address receive expert guidance that builds on rather than restarts the digital coaching work they have already done. The advisor's value per minute of client time is substantially higher in this model than in a cold-start advisory engagement.

4

Behavioral Program Architecture: Brandon Hall Group™ research consistently finds that awareness and information are insufficient drivers of lasting behavioral change. The wellness programs that move the needle on measurable outcomes are those that build structured interventions over time, addressing not just the informational gap but the emotional and habitual dimensions of behavior. This is true especially for topics like personal finances, which is not a preferred way most people want to spend their free time despite the fact financial stress is always top-of-mind.

BrightPlan's program design reflects a sophisticated understanding of this research. Programs are structured sequences of interventions that alternate between AI coaching interactions, CFP® sessions, group support elements and exercises specifically designed to surface and address emotional money patterns the beliefs about money formed in childhood that research consistently identifies as powerful drivers of adult financial behavior.

> ***"BrightPlan runs structured programs that sequence AI interactions, CFP® meetings, group sessions and behavioral support to tackle emotional money barriers. The program is the operational process delivered via technology and employer orchestration."***
>
> **Joelle Vail, Chief Revenue Officer, BrightPlan**

Week one of a program might ask employees to connect with the AI coach, set a goal and complete a financial assessment. Week two brings a CFP® conversation that builds directly on that foundation. Week three brings group support. Throughout, behavioral exercises address the money beliefs formed early in life that often represent the real barrier to financial change not knowledge or tools, but psychology. These programs also improve financial literacy, progress and results with digestible direction that support behavioral change and are connected to key aspects of financial management that can accelerate progress. These are programs that support their goals without extra time, cost or resources. Focus on driving continued adoption and engagement with results they can report out to demonstrate progress. BrightPlan's programs create an experience that is personalized by the employer information that is available to the employee, reflecting the unique benefits being offered.

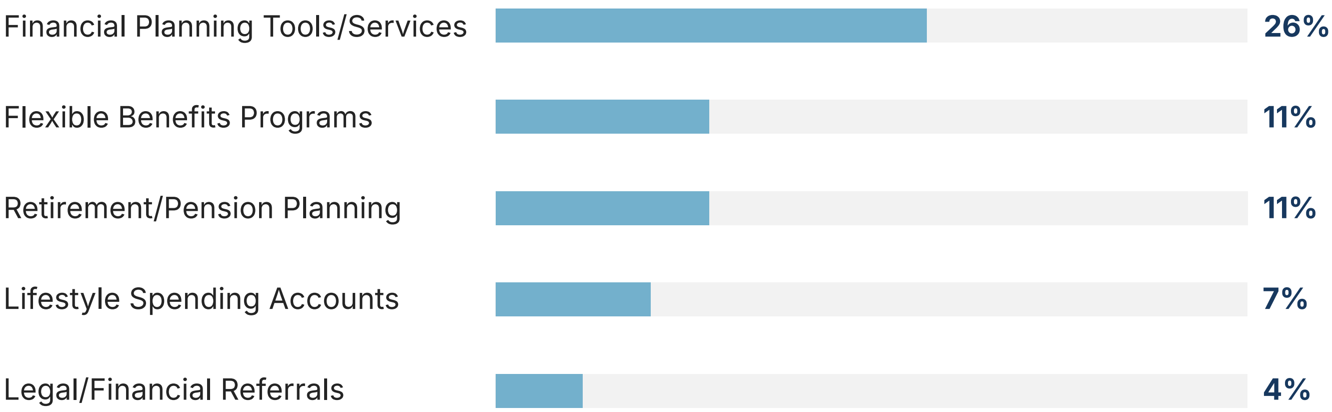
5

Employer-Level Analytics and Predictive Intelligence: BrightPlan delivers population-level intelligence to employers in the form of real-time anonymized, aggregated analytics that identify financial risk patterns across the workforce. The platform surfaces signals that are actionable at the program design and benefits strategy level.

Employers can identify that a significant proportion of their workforce is showing debt-stress indicators that predict increased 401(k) loan applications or medical benefit utilization. They can see that benefit utilization in a specific employee segment is significantly below the organizational average, suggesting a financial literacy or benefits navigation gap. They can evaluate the impact of program participation on workforce financial health metrics over time.

This employer-level intelligence is what transforms financial wellness from a benefit offering into a strategic HR input, a data source that informs total rewards design, benefits navigation strategy, workforce resilience planning and a quantifiable perspective to the executive team and board room.

Financial Wellness Program Implementation Among Award-Winning Organizations



Source: Brandon Hall Group™ HCM Excellence Awards® Winning Benefits, Wellness and Well-Being Programs.

Platform Capabilities

The My Life Dashboard - Where Every Employee Starts

BrightPlan's My Life dashboard serves as the primary interface for most users, providing a configurable view of financial health across spending, subscriptions, investments and goal progress. The customizable widget architecture allows each employee to prioritize the dimensions of their financial life that are most relevant to their current situation.

The dashboard is structured around four functional pillars: Learn (academy content, webinars, tax guidance), Financial Planning (life event-driven goal planners), Investments (portfolio analysis and risk identification) and Money Management (spending, budgeting and financial hygiene). Each pillar is connected to the same underlying account data, ensuring that guidance in one area reflects what is actually happening in all others.

1. LEARN

Academy content, webinars, tax guidance and educational resources fed directly into the AI knowledge base.

2. FINANCIAL PLANNING

Life event-driven goal planners for emergency savings, debt reduction, retirement, education, home purchase and wealth building.

3. INVESTMENTS

Portfolio analysis, risk identification and employer equity tracking (ISOs, RSUs, ESPP).

4. MONEY MANAGEMENT

Spending analysis, budgeting, financial hygiene and subscription tracking, all powered by linked account data.

Goal Planners - Where Financial Planning Becomes Personal

Goal planners cover the full range of financial priorities employees actually face. The debt reduction planner uses real interest rates from linked accounts to prioritize payoff order. The retirement planner runs Monte Carlo simulations to produce probabilistic success projections that drive specific, actionable contribution recommendations. The emergency savings planner connects an employee's actual monthly expenses to the specific savings target they need.

Each planner is backed by calculation methodologies appropriate to its category. Each is connected to the AI coach. And each is updated automatically as linked accounts refresh, so the guidance the employee receives today reflects their actual financial picture today, not a snapshot from enrollment.

The AI Coach: Scaling CFP®-Quality Guidance to Every Employee

BrightPlan's AI coach is designed to digitalize the quality of guidance a certified financial planner would provide, in a format that is accessible to every employee regardless of financial sophistication, available at any hour and delivered through the mobile device most employees carry with them everyday.

The AI coach is part navigator, supporter and subject matter expert. The coach accompanies the employee on their financial journey, suggesting adjustments and actions personalized to the employee. BrightPlan's AI coach also infuses behavioral methodology to understand what actions an employee is more likely to implement first. It also detects a concern of a blocker and will question if this will impede success. The AI coach helps to identify and travel down the path with an employee that will result in the strongest actions that lead to success, as a 24/7 financial coach always in their pocket.

The coach is designed with empathy at its core, drawing on models from therapy research to create interactions that feel genuine and non-judgmental. It avoids blame. It acknowledges where the employee is in their readiness for change before recommending action. It is transparent that it is an AI, a deliberate design choice reflecting both ethical commitment and a recognition that employees often feel more comfortable sharing sensitive financial information with a non-judgmental AI than they do with a human advisor they fear might judge them.

AI COACH FEATURES

- The inclusion of benefits and pulling forward ways to leverage them to their fullest in terms of cost savings.
- The ability to answer questions with unmatched personalization based on the information linked to ensure both action and applicable learning at any time in any language.
- The coach is trained on proprietary content only created in the best interest of the employee. It is not an open LLM like ChatGPT that is pulling from anything on the internet and could create costly hallucinations or incorrect guidance.

THE BENEFIT TO THE EMPLOYER

- ✓ Unprecedented benefit visibility and navigation
- ✓ Deeper employee experience with real time answers to benefit related questions
- ✓ Data informing internal communication strategies

> ***"The AI coach knows what your financial goals are, knows what your accounts look like and can build intelligence around what's going on with your financial life where you are and what you need to do. That's what separates it from asking ChatGPT"***
>
> **Iiro Isotalo, Sr. Director of Product, BrightPlan**

The contextual prompting feature addresses one of the most common barriers to effective financial coaching: the blank-page problem. At key decision points throughout the platform, the AI surfaces relevant questions the employee might want to ask, making it easy to get useful guidance even for employees who would not know where to start on their own.

Certified Financial Planners: Human Expertise Without the Wait

BrightPlan provides employees with access to certified financial planners at no cost without scheduling friction or cost barriers. The CFP® layer is informed by everything the AI platform has already learned about the employee.

When an employee schedules a CFP® conversation, the advisor enters the session already viewing the employee's linked accounts, their active goals, their Monte Carlo retirement projections and their prior AI coaching topics. Advisors are not spending the first half of an engagement gathering basic financial information. They are providing expert guidance from the first moment, focused on the specific situation the employee is actually managing.

There is no limit on CFP® access. Employees can connect with a human advisor at any point in their financial wellness journey, and the AI and human channels continue to build on each other rather than operating independently.

Account Intelligence & Employer Benefits Integration

Celebrating their ten year anniversary after pioneering the financial wellness space, BrightPlan has built a library of proprietary fiduciary content designed to serve only the best interests of each employee. BrightPlan has created a carefully managed content database to ensure the strongest guidance possible whether learning or using AI – with no hallucinations.

Capabilities: The first two don't matter if the solution you are using doesn't have the ability to support goal planning, budgeting, innovative AI, etc. Limitations in functionality mean challenges for employees or gaps in supporting a workforce.

This connected financial picture is what allows the AI coach to make recommendations that are specific rather than generic, and what allows CFP® advisors to enter conversations already informed. Account data updates automatically in the background balances, interest rates and transaction data all refresh so the guidance employees receive reflects where they actually are, not where they were at enrollment.

Employer Benefits Integration

When employers provide their benefit information to BrightPlan, the AI coach incorporates it directly into the guidance it provides. The coach can recognize an underutilized 401(k) match, surface an HSA contribution opportunity, identify an ESPP enrollment window and connect the dots between an employee's financial goals and the employer-provided benefits that could accelerate those goals.

This connection is one of the most powerful and least utilized capabilities in most benefits programs. Employees come to BrightPlan with questions about their financial lives: How do I save more? How do I deal with this debt? How do I plan for this transition? The AI coach is the bridge that surfaces the right benefit at the right moment in the right context.

Proven Results

Platform capabilities matter only if they translate into measurable outcomes. BrightPlan has invested significantly in building the measurement infrastructure and accumulating the evidence base that HR leaders need to make the ROI case.

> ***"The platform is perceived as practical, actionable and capable of delivering business impact and stronger employee bonds. It can reverse the usual technology-driven process by embedding an effective financial-wellness process into the platform itself, enabling HR and business stakeholders to adopt the process via the technology."***
>
> **Michael Rochelle, Chief Strategy Officer, Brandon Hall Group™**

The Resolution Program: Behavioral Change at Scale

BrightPlan's Resolution Program is its most rigorous proof of the proposition that structured financial wellness intervention changes behavior. The program is a structured sequence of engagements AI coaching, CFP® sessions, group support and behavioral exercises deployed globally.

79%	40	Q3 2026
Resolution Program participants attest to greater financial resiliency	Countries in which the program has been deployed	Second program run scheduled, based on demand from existing clients

When 79 percent of the people who completed the program said they felt more financially resilient than when they started, that result carries real weight for several reasons. It measures self-reported behavioral and psychological change. It is measured at program completion rather than at enrollment, capturing the sustained impact of the full program experience. And it has been replicated across a genuinely diverse international population, suggesting that the program design is not culturally specific in its effectiveness.

Employer Analytics in Action

BrightPlan's anonymized employer analytics give HR and benefits leaders intelligence they do not currently have. They can see debt stress rising in specific employee populations before it manifests as 401(k) loan applications or increased benefit claims. They can identify that employees in a specific country or demographic segment are not engaging with certain benefit types, and target education programs accordingly. They can evaluate the measurable impact of program participation on workforce financial health over time.

There is a strategic element to this capability which includes, for example, an uptick in financial questions within a certain country regarding certain legislation. The employer may not have been aware of this signal, but now it can quickly research, engage human resources business partners to understand and be prepared to support the employees.

An employer decided not to do raises and announce it internally. You can monitor aggregated and anonymous questions asked to the AI Coach to understand the impact.

This is the data foundation that transforms financial wellness from a benefit offering into a strategic input one that informs total rewards design, benefits strategy and workforce resilience planning in the same way that workforce analytics informs talent strategy.

Why BrightPlan Delivers Superior Value

DATA INTELLIGENCE, NOT GENERIC GUIDANCE

The AI coach's connection to linked account data means its recommendations are specific to the employee's actual financial situation. This is the difference between a GPS giving turn-by-turn directions from your actual location and a map giving directions from a hypothetical starting point. This is not just about linking accounts. Many providers offer this. It is the combination of the extensive proprietary content, created to focus on supporting the employee's best interest and the ability to link accounts and the capabilities to action progress.

AI-HUMAN INTEGRATION, NOT PARALLEL CHANNELS

The CFP® layer is not a separate service added to a digital platform. It is informed by every transaction the employee has taken through account aggregation, combines the topics engaged in education and goals set giving guidance that remains in the system for the employee to further reference as they progress in their journey, creating advisory conversations that start in the right place and deliver expert value from the first interaction. Instead of the employee reading general content and trying to make the connection to their own financial situation, AI creates direct personalized guidance an employee can act on immediately based solely on their specific financial situation - real time.

ACTION, NOT WORDS

BrightPlan's program architecture addresses the emotional and habitual dimensions of financial behavior. The money beliefs formed in childhood that often represent the actual barrier to financial change.

EMPLOYER ANALYTICS, NOT JUST EMPLOYEE METRICS

The anonymized population-level analytics infrastructure transforms BrightPlan from an employee benefit into a strategic HR intelligence tool one that provides the data foundation for demonstrating ROI and informing total rewards strategy.

GLOBAL SCALE WITH LOCAL CREDIBILITY

The combination of in-country CFP®s, international account aggregation and global program deployment makes BrightPlan a credible solution for organizations that need financial wellness to work everywhere their employees are.

ENTERPRISE ORIENTATION, NOT CONSUMER RETROFIT

BrightPlan was built to serve global enterprise workforces with enterprise leadership that understands the importance of every employee's productivity in driving goals. The platform architecture, go-to-market model and executive team experience reflect an orientation toward the complexity, scale and accountability requirements of large enterprise clients.

FIDUCIARY ALIGNMENT WITHOUT COMPETING ECONOMIC INCENTIVES

BrightPlan does not sell financial products or investments to employees, monetize employee financial data or generate revenue through assets under management. This creates a clear separation between the guidance an employee receives and the provider's economic interests. The objective is simple: recommendations and guidance should be based on what is best for the employee, not on whether a particular financial decision creates additional revenue for the provider.

RESILIENCY AS A MEASURABLE OUTCOME, NOT AN ASPIRATION

BrightPlan's platform has a consistent record in delivering genuine improvement in an employee's financial resilience on a global scale for millions of employees.

BrightPlan delivers more than financial wellness functionality. It aligns employee financial well-being, benefit program intelligence and total rewards strategy, turning financial wellness from a cost center into a source of competitive advantage.

Recommendations

The Organizations BrightPlan Was Built For

BrightPlan is specifically designed for a segment of the market where the combination of enterprise scale, workforce complexity, global operations and strategic commitment to employee financial well-being creates the conditions for meaningful impact. Organizations in this segment share most of the following characteristics:

- ✓ Enterprise scale with globally distributed workforces, where a financial wellness solution must operate credibly across diverse regulatory, cultural and financial environments with an emphasis on the security of employee data.
- ✓ Strategic commitment to total rewards excellence, where HR and total rewards leadership have identified financial wellness as a component of a comprehensive people strategy, not a peripheral benefit addition.
- ✓ Evidence-based benefits investment, where CFOs and CHROs require demonstrated ROI and are prepared to build the measurement infrastructure to capture and report on financial wellness outcomes.
- ✓ Complex workforce demographics, managing populations with significant variation in financial needs from early-career employees with student debt to near-retirement employees with readiness gaps who need a solution that addresses short, medium and long-term financial needs simultaneously. Use AI to enhance learning operations rather than replace human expertise.

Global Scale & Data Security

Strategic Total Rewards

Evidence-Based ROI

Complex Workforce Needs

Five Scenarios Where BrightPlan Has a Decisive Advantage

Replacing point solutions with integrated financial wellness

Organizations currently managing a collection of disconnected financial wellness point solutions should evaluate BrightPlan as an integration platform. The combination of AI coaching, CFP® access, structured programs and employer analytics replaces the fragmented experience those point solutions create with a coherent employee financial wellness journey.

Addressing organizational-change-driven financial stress

Organizations undergoing significant workforce restructuring, early retirement programs, geographic redistributions or compensation model changes should consider BrightPlan as a resilience infrastructure investment. Employees navigating involuntary financial disruption need personalized, expert-informed guidance that generic financial education programs cannot provide.

Differentiating in competitive talent markets

Organizations competing for talent in markets where compensation differentiation is limited should evaluate BrightPlan's retention differential between active platform users and non-users and the increasing importance of financial wellness support in employee evaluation of employer value propositions.

Building the business case for benefits investments

Organizations whose HR leadership needs to demonstrate financial ROI to secure executive and CFO sponsorship should engage BrightPlan as a measurement partner. The employer analytics infrastructure, documented outcome categories and longitudinal data available from existing clients provide the evidence needed to build a credible business case for the return on financial wellness.

But the opportunity is larger than the return on financial wellness alone. BrightPlan can also help employers get more value from benefits they already fund to improve employees' financial security including retirement matches, HSAs and FSAs, insurance and other savings programs. Helping employees understand when and how to use these benefits can increase the value employees receive without requiring the employer to add another benefit.

This creates two opportunities for return from the same investment: measurable value from financial wellness itself and greater value from the employer's existing benefits portfolio. It is a smarter way to think about financial wellness; not as another benefit, but as a way to make the entire benefits investment work harder.

Global financial wellness at enterprise scale

Most financial wellness solutions are designed for domestic US populations or targeted employee populations and cannot be credibly deployed across diverse regulatory and financial environments. BrightPlan's in-country CFP® network, international account aggregation capabilities and global program deployment track record make it a credible partner for organizations that need financial wellness to work everywhere their employees are.

Questions to Ask Before Selecting BrightPlan

Organizational readiness for a behavioral platform. BrightPlan delivers the strongest outcomes when employees actually use the platform, connect their accounts and engage with AI coaching and CFP® services. Organizations whose employee populations whose culture has not created trust around financial wellness as an employer-provided resource, will need to invest in change management alongside platform implementation. BrightPlan leads the market in security practices and certifications, making it less of a hurdle for HR teams.

Executive sponsorship for financial wellness as a strategic priority. The ROI case for BrightPlan is real and documented, but it requires measurement infrastructure and executive commitment to capturing and reporting on that evidence. Organizations that adopt the platform as a tactical benefits addition without executive sponsorship will underinvest in the measurement and change management required to achieve best-in-class outcomes.

Integration with existing benefits and HCM ecosystem. BrightPlan's value is amplified when it is connected to the employer benefits infrastructure. Organizations that invest in providing employer benefit information to the platform will see substantially stronger utilization and better employee outcomes than those that deploy BrightPlan as a standalone tool.

Data and Analytics to drive meaningful outcomes. BrightPlan brings data to life by providing real time insights that get at the heart of what an organization needs to do to promote financial wellness and reduce financial stress in its workforce.

Fiduciary alignment that puts employees' best interests first. BrightPlan maintains a clear separation between employee financial guidance and potential sources of financial incentive. The company does not sell financial products or investments to employees, monetize employee financial data, or generate revenue through assets under management. This approach is intentional and reflects BrightPlan's commitment to ensuring that the guidance employees receive is focused solely on their financial best interests.

Future Outlook

The Financial Wellness Market in 2026 and Beyond

The financial wellness market is at an inflection point. The forces that have driven the category's emergence, rising employee financial stress, escalating benefits costs, competitive talent markets, the maturation of AI technology and the growing evidence base for behavioral financial wellness interventions, are intensifying.

Brandon Hall Group™ anticipates three structural moves that will define the competitive landscape in financial wellness over the next three to five years.

The AI intelligence race: Financial wellness platforms will increasingly be evaluated on the quality and personalization of their AI coaching capabilities. The standard will be set by platforms that can demonstrate not just AI-driven guidance but AI guidance that is measurably superior to generic financial education, guidance that changes behavior because it is relevant to the specific employee's specific situation.

BrightPlan's AI roadmap has advanced beyond current question-and-answer functionality toward proactive risk identification, competing financial goal prioritization and coaching interactions that adapt to the user's readiness, stress level and communication preferences. The planned development of a skill-progression coaching model, one that adapts its depth and proactivity based on where the user is in their financial wellness journey reflects a sophisticated understanding of how behavioral change actually works over time. Agentic actions that build and update financial plans through conversations with user/employees. Much as a financial advisor would ask questions and build plans for clients we now see the opportunity to have the AI coach behave the same way. This reduces cognitive load by guiding the user through questions to a well formed financial plan. And then allowing them to tweak or edit elements themselves.

The AI coach monitors these plans and proactively alerts users to opportunities for improvement offering to implement those improvements for the user.

The integration imperative: Financial wellness platforms that operate as standalone point solutions will face increasing pressure as enterprise HCM and benefits ecosystems demand connected experiences. BrightPlan's partnerships-first go-to-market strategy positions it well for this shift. Existing partnerships with HCM platforms, retirement plan providers and benefits brokers create an integration infrastructure that enables financial wellness to be delivered as a connected component of the employee experience rather than as a separate application requiring separate enrollment and separate behavioral friction.

The wearable and ambient intelligence opportunity: Perhaps the most forward-looking dimension of the financial wellness evolution is the potential for financial health indicators to become ambient and accessible through wearable devices, integrated with physical wellness metrics and surfaced through daily-use technology.

Brandon Hall Group™ research has identified the analogy between financial wellness and physical fitness wearables as a compelling product design paradigm: just as wearables made physical health data ambient and continuous rather than episodic and clinical, financial wellness technology could evolve toward a model where employees have a continuous, low-friction awareness of their financial health status.

> ***"The AI coach should be a reassuring companion; one that tells you when you're OK, contextualizes market volatility so you don't overreact and is there when you need it. Like a wearable for your financial health."***
>
> **Michael Rochelle, Chief Strategy Officer, Brandon Hall Group™**

Product Roadmap Highlights

BrightPlan's near-term product investment is concentrated in three areas that reflect both the immediate evidence base for platform value and the medium-term evolution of the financial wellness category.

AI coach advancement: Development of the skill-progression coaching model that adapts communication style, depth and proactivity to where the user is in their financial wellness journey. Investment in empathy modeling capabilities that draw on therapy research to address the emotional dimensions of financial decision-making.

1. A new way to learn (financial education) through conversation rather than reading articles. This learning is progression based, contextualized to the user's profile and financial state, its aware of priorities and goals and it understands preference for content depth and length. Conversations mimic a tutor experience vs a lecture experience where topics are explored naturally through user curiosity and prompted by the tutor to explore related concepts around the primary topic.

2. Conversational planning, where the AI coach helps users build and prioritize financial goals, set targets for money management, help users stay on track for meeting objectives, like debt reduction or building resilience into their financial lives.

3. Research agents to work in the background to enrich the planning surfaces to provide ongoing monitoring of goal planning, for example in buying a home, research agents might analyze markets for homes that are in price range, add data about schools or other lifestyle factors that are deemed to be important. In so doing, offering much more than just a financial consideration in life goals.

4. Proactive engagement, AI coach reaches out with important or interesting dynamics observed in users financial situation, running up against a budget limit, projecting bills for the month, warning against running out of money in the month, finding and alerting to changes in spending behavior to quickly identify fraud, etc.

Proactive risk signal intelligence: Expansion of the AI coach's ability to proactively surface financial risk indicators emerging debt stress, 401(k) loan risk signals, benefit utilization gaps both for individual employees and for employer-level population analytics.

International infrastructure expansion: Addition of global account aggregators and the ability to electronically convert financial statements continues to enrich transactional level information. Budgets, debt review, cash flow, and financial goal setting becomes a consistent experience across the platform increasing personalization and providing detailed actions to the user.

Analyst Perspective

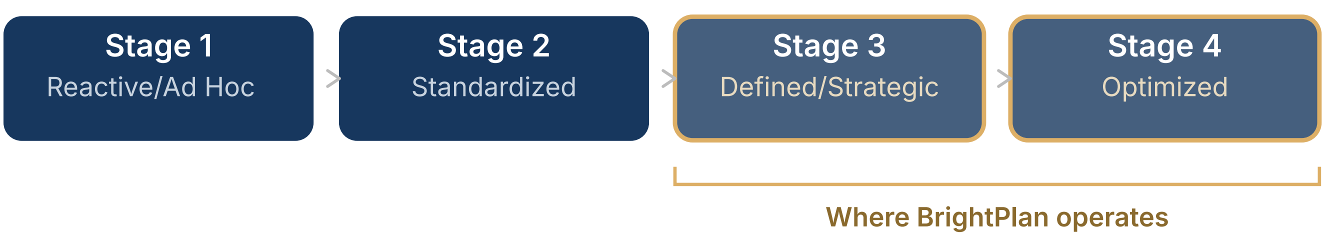
A Market Waiting for a Real Answer

The financial wellness category has a structural problem that has persisted through a decade of growing employer interest. They are addressing the visible surface of financial wellness, offering educational content, providing generic retirement calculators and hosting webinars about budgeting, while leaving the foundational challenge unaddressed.

The foundational challenge is behavioral. Employees lack the personalized guidance, accountability structures and emotional support required to translate information into changed behavior. They know they should have an emergency fund. They know high-interest debt is harmful. They know they should contribute more to their 401(k). Knowing and doing are separated by a gap that information alone cannot close.

BrightPlan is an industry leading provider in the financial wellness market because it has structured its solution architecture around this behavioral reality. The combination of data-connected AI coaching, CFP® access with context transfer, structured behavioral programs and employer-level analytics represents a materially different approach to the problem than the content-and-referral model that characterizes much of the category.

Brandon Hall Group™ identifies BrightPlan as a leader in the financial wellness platform market not because it has the longest feature list, but because it has built the architecture most likely to produce the behavioral outcomes employers are increasingly demanding as the price of continued investment.



The Brandon Hall Group™ Human Resources Progression Model for HR Excellence framework offers a useful lens for evaluating BrightPlan's market position. For organizations at Stage 1 or Stage 2, BrightPlan provides a path to Stage 3 that is more direct and more credible than building toward that stage through incremental point-solution additions. The integrated platform AI, human advisors, behavioral programs and employer analytics in a single architecture is the Stage 3 infrastructure, not a collection of Stage 2 components that need to be assembled into it.

For organizations at Stage 3 or aspiring to Stage 4, BrightPlan's employer analytics, predictive risk intelligence and behavioral outcome measurement provide the data infrastructure required for genuinely optimized financial wellness strategy.

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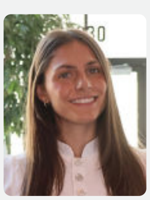

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Brandon Hall Group™

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To provide CHROs, CLOs, and workforce leaders with the intelligence, tools, and community they need to drive business transformation through human capital excellence.

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