



# Financial Wellness into Retirement

**January 2026**

# HUB Retirement & Private Wealth



## We help you get ready for tomorrow

When you work with us, you're at the center of a vast network of retirement, wealth management, and financial wellness specialists ready to bring clarity to a changing world with tailored solutions and unrelenting advocacy.

### National Reach | Local Leadership



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## Who We Serve



### Advisory

**\$180B+**

Retirement plan assets under advisement\*

### Retirement Plans

**9,000+**

Retirement plans under advisement

## HUB By the Numbers



**450+**  
Locations in North America



**17,000+**  
Employees

\*HUB owned RIAs provide investment advisory and management services to clients. All HUB RIAs reflect an aggregated amount of \$105,369,032,198 in regulatory assets under advisement. This includes \$74,817,452,822 in nondiscretionary institutional assets under advisement, primarily comprised of ERISA qualified retirement plans where we act as a 3(21) fiduciary, and \$24,392,640,791 in discretionary institutional assets under management, comprised of qualified retirement assets where our RIA acts as an ERISA 3(38) investment manager, and other institutional client assets and nonqualified plans, as well as \$2,936,425,431 in total Wealth Client assets under advisement. HUB Retirement and Private Wealth employees are Registered Representatives of and offer Securities and Advisory services through various Broker Dealers and Registered Investment Advisers, which may or may not be affiliated with HUB International. Insurance services are offered through HUB International, an affiliate.

# Public Sector Experience

O HUB

TCG  
TRUSTED CAPITAL GROUP

TCG, a HUB International company is proud to work with some of the most notable public organizations across Texas.



# Agenda

- Introduction
- Understand all your Retirement Benefits
- Financial Wellness Facts
- Solutions
- Next Steps
- Questions

# TMRS

- 5, 6, 7 or 8% Employee Contributions
- 1, 1.5 or 2 to 1 match from City or Town
- Retire 20, 25 years service or age 60/5 or 10 years
- Lifetime Annuity Benefits/Lump Sum
- Understand Salary Replacement & Taxes
- Questions

# 457(b) Benefits

- Optional Retirement Plan
- PreTax or Post Tax Contributions you determine amount
- Supplement your Retirement from TMRS
- Self Directed Investments
- Rollover Qualified Tax Deferred Accounts



## Fees

- Investment Management
- Recordkeeping fees

## Plan Governance

- Oversight
- Plan Design

## Quality of Investments

- Performance vs. benchmarks
- Reporting and analysis

## Service

- Employee engagement
- Education

# Social Security

- Age 62 Early Benefits
- Full Benefits based on your DOB – 65 to 68+
- Secure Act 2.0 RMD to age 73
- Medicare age 65 – Medicare Supplement, Advantage Plan
- NO Social Security participation – Windfall and GPO-  
**changes passed!**
- Questions

# Who benefits from these changes?

## 1. Current Retirees:

- Retirees who previously lost Social Security income due to WEP or GPO will see increased benefits starting January 2024.
- **Note:** Retroactive payments apply only from January 2024 onward, not for prior years.
  - *Example:* If you retired in 2022 with reduced income under WEP or GPO, you'll receive full SS payments in 2024, but reductions in 2022–2023 will not be reimbursed.

## 2. Future Retirees:

- Individuals retiring after 2024 will avoid WEP or GPO reductions entirely, ensuring full SS benefits from January 2024 onward.

## 3. Individuals with No SS-Covered Work History:

- Those who never worked in SS-covered employment won't directly benefit from WEP's repeal.

*The Social Security Administration has stated that individuals do not need to take action. If affected, benefits will be corrected automatically.*



# FinPath Wellness

Empowering the shift from  
**surviving to thriving**

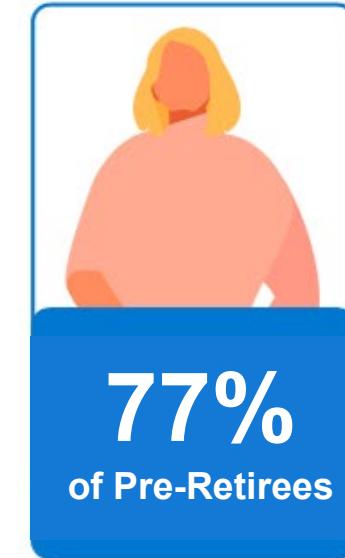
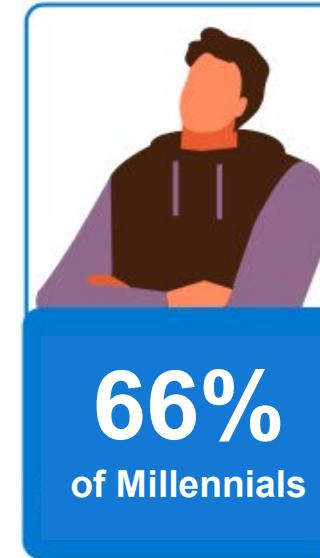
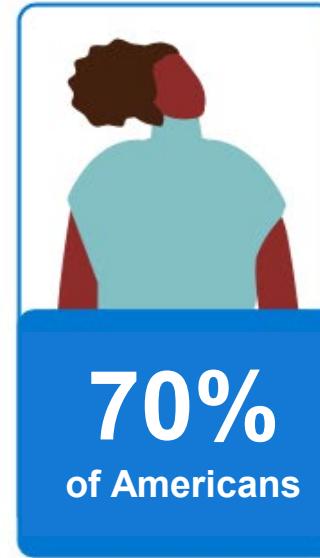
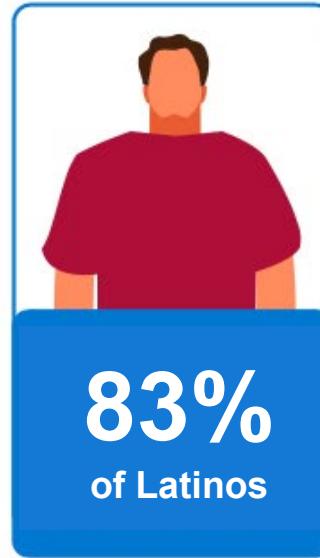
# In the United States, 7 in 10 Americans admit to high levels of financial stress.

Financial stress has become the norm in the US, with almost 70% of Americans reporting that they feel stressed about money. Stagnant wage growth, mounting debt, and financial struggles of friends and family members only make it more difficult to break a cycle of poor financial health.

You don't have to go far to see and feel the effects of poor financial health. You can find a victim of financial stress in corner. Your boss, your coworker, your family, your friends.

<sup>1</sup>Stress in America: Paying with our health. (n.d.). Retrieved from <http://www.apa.org/news/press/releases/stress/2014/highlights.aspx>

# Did you know...



are providing financial assistance for a family member<sup>1</sup>

working in the US have \$0 in savings for retirement<sup>2</sup>

have less than \$1,000 of savings for a rainy day<sup>3</sup>

working in the US have \$0 in savings for retirement<sup>4</sup>

express high concern about their savings keeping up with inflation<sup>5</sup>

1, 2, 3, 4, 5 - Citations on page 41

# Financial Wellness



Student loans, credit cards, and other outstanding debt cause heavy financial stress on individuals

Life expectancy has increased over recent decades and people are spending more years in retirement without working

Workers are not saving enough for emergency funds or to live a comfortable life beyond their working years

**Medical costs keep rising** and health savings accounts are not being funded accordingly



# Financial Wellness

Inadequate solutions like payday loans, bad car loan deals, and high-interest mortgages place a heavy financial burden on people

Boomers, Gen X and Millennials are all helping either their parents as they retire —or kids as they come back home—making it difficult to break a cycle of poor financial health

People are often forced to turn to commission-based sales agents for financial advice because they do not have other resources



# Areas of Focus



## Emergency Savings

From day one, we work hard to help individuals prepare for the next financial shock with a solid emergency savings strategy.



## Budgeting & Spending

Financial success doesn't require a lot of money—it just requires a little extra planning. We help give each dollar a purpose.



## Debt Management

Piling debt can make it hard to move forward. We help explore potential debt forgiveness options and create a plan to pay down debt.



## Credit Score Improvement

Credit worthiness is crucial to financial success. We work to identify areas of opportunity to improve credit scores.



## Low-Interest Loans

If faced with an emergency expense, payday loans and pulling from retirement savings is often the answer. We provide a better alternative.



## Security & Protection

No plan is complete without protection. We help identify areas of need and encourage individuals to seek coverage.

## The five stages of financial wellbeing

At FinPath, we understand not everyone is at the same level in their financial journey. Our focus is to empower the shift from surviving to thriving. Below are the five stages we've identified most people fall under at some point in their lives.



### Surviving

Living paycheck to paycheck, often having to put expenses on credit cards or payday loans.



### Coping

Have barely enough to make end's meet but are stuck with debt and not saving any money.



### Building

Have some money put away but not ready for a big unexpected emergency.



### Planning

Ready to handle unexpected expenses and still continuing to save each paycheck.



### Thriving

Little to no debt other than mortgage. Contributing to long-term financial goals. Confident and thriving.

Automate your Finances

Create Specific Financial Goals

Plan for Each Dollar

Get Rid of High-Cost Debt (Credit Cards)

Invest in Retirement (TMRS, 457, Social Security, other investments)



# Fin Path Financial Wellness Solution



Fin Path is a financial wellness program designed to help individuals take control of their money with the help of **trusted financial coaches** and **powerful online tools**.



## Fin Path University

- 30+ interactive courses focused on foundational topics
- Live workshops, small group trainings, and virtual webinars
- Breaks down complex financial topics using everyday situations



## Wellness Coaches

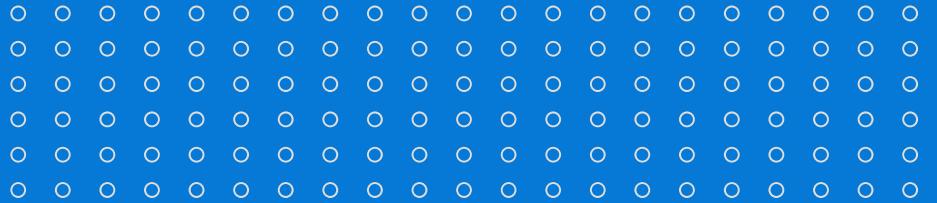
- Financial wellness coaches available to answer any questions with fiduciary advisors assigned to each program
- Connect via phone, chat, or live video
- On-site or online



## Score Tracker

- Personalized assessment analyzes determines individual Wellness Score
- Tool provides tips to improve Wellness Score by completing tasks
- Budgeting tools help set goals and keep track of progress

# Questions?





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