



Financial Wellness into Retirement

May 2026

Public Sector Experience



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 vesting
- 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



457 Understand Your Plan

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!

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**

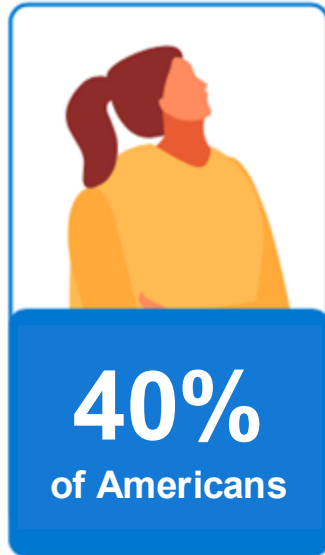
In the United States, 7 in 10 Americans admit to high levels of **financial stress**.

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.

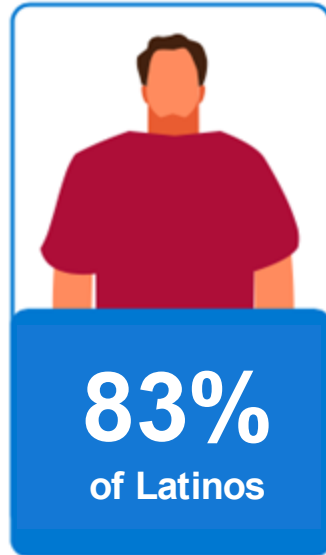
You don't have to go far to see and feel the effects of poor financial health. You can find a victim of financial stress in corner. Your boss, your coworker, your family, your friends.

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

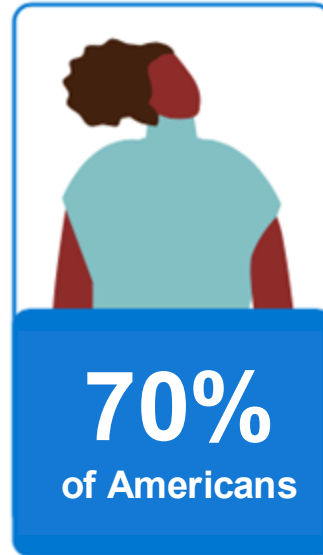
Did you know...



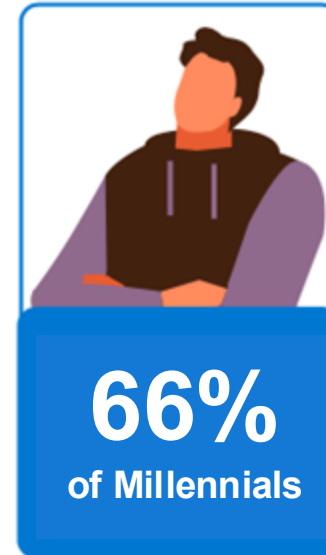
are providing financial assistance for a family member¹



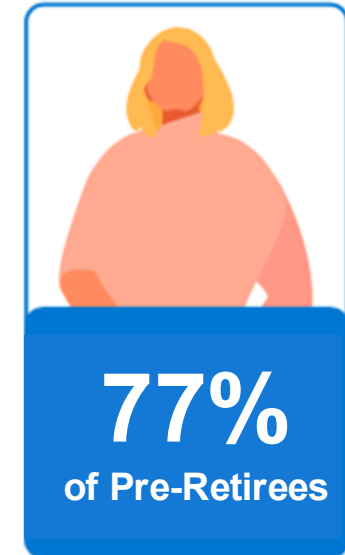
working in the US have \$0 in savings for retirement²



have less than \$1,000 of savings for a rainy day³



working in the US have \$0 in savings for retirement⁴



express high concern about their savings keeping up with inflation⁵

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.

Workplace Wellness Starts with Finances



Low Customization, Low Engagement

Only **10% - 15% of participants** visit their recordkeeper's portal, and only a fraction of them use the available retirement planning tools. A portal full of resources that don't connect to employees' real financial lives isn't a solution, it's a missed opportunity. Is this really enough to address today's financial literacy challenges?

NAPA



Employee Productivity

HUB surveyed that **52% of respondents** in the 35-44 age group reported that financial concerns impact their productivity at work.

HUB 2025 Workforce Vitality Report



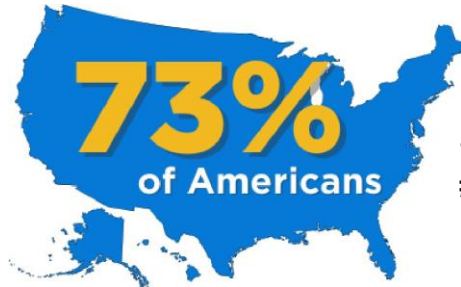
Abandoned EAP

In the US, nearly all (98%) of mid to large companies offer Employee Assistance Programs (EAPs), but only about **4% of employees** use them each year.

Mental Health America

Financial Wellness in the Workplace

The Challenge



rank finances
as their
#1 stressor
in life



3 in 4 employers say workers' financial stress negatively impacts operations

0

American workers spend **3 hours per week** worrying about their personal finances at work



68% of workers said financial stress negatively impacts their overall mental health

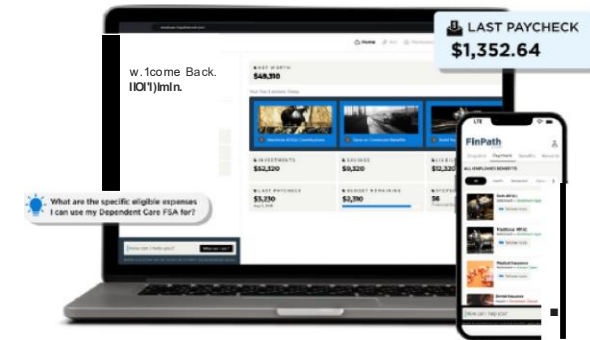
The Solution

A Financial Wellness program that serves **EVERYONE.**

No financial situation is like another.
Your employees need:

- Customized resources curated by data-driven insights
- Personalized financial guidance from real, certified coaches
- Advisor-approved action plans for unique goals and challenges

The Program



FinPath Wellness

The only workplace benefit program designed to help individuals achieve financial freedom.

- 8 Confidential Financial Coaching
- 0 FinPath University Courses
- e Digital Money Assistant

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

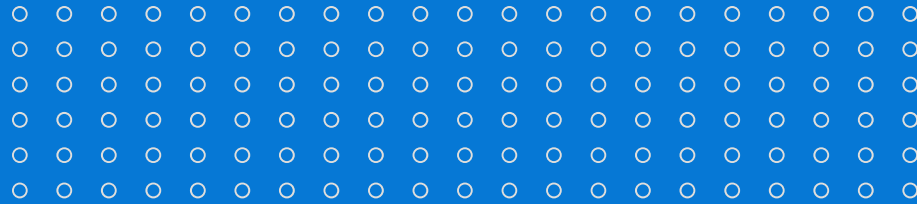
Employee Education – Educational Seminars

Additional Topics

- Market Volatility and Your Retirement Plan
- Asset Allocation and Market Volatility
- Roth vs. Traditional Retirement Savings Accounts
- Social Security and Medicare
- Managing Inflation in Your Retirement Planning



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Questions?






David Rodriguez

Director of Government Services

 512-695-2132

 david.rodriguez@hubinternational.com

 900 S Capital of Texas Hwy, Suite 350
Austin, TX 78746

Learn more at www.tcgservices.com

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