

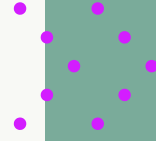


 origin



# Origin benefit guide

**Your comprehensive  
money management benefit**



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# Welcome to Origin

**We are excited to help you reach a brighter financial future with the benefits of Origin Financial Wellness.**

This benefit guide includes details about your Origin benefit, coverage information, how you can get started and answers to common questions about Origin. As always, your Origin team is here to help you every step along the road to financial success.

Looking to learn more about Origin? Just let us know.

Thank you for choosing Origin!

All the best,

Team Origin



Your Origin benefit

# Conquer your financial future with Origin!

With the Origin benefit, you can put financial management on autopilot by leveraging access to 1-on-1 professional financial planners to support your every money move. Start your journey today and make the most of your compensation and benefits, reach your savings goals with a professional financial plan and access unlimited 1-on-1 meetings with a **Certified Financial Planner™** to conquer your financial future with confidence.

## With the Origin benefit you can:

- Manage all the **details** of your financial life
- Connect with the right financial professional for your **unique needs**
- Better understand your **compensation, benefits and equity**
- Save for important events, needs or goals such as your **dream vacation, wedding, home and more**
- Identify the **best strategy** and take action to pay down debt and hit savings goals
- Optimize **retirement benefits and perks** you already have access to





Who is eligible?

# A brighter financial plan for your household!

All benefits eligible employees have access to the benefits of Origin.

You can get started with Origin at any time. **Origin is available throughout the year**, and not dependent on annual open enrollment timeframes or qualifying event based enrollment.

Because finances impact everyone, your Origin Benefits include financial planning support for your spouse or partner. With Origin, you can coordinate your **Origin financial plan** together with your spouse or partner at the level you are comfortable with.

**Are all of your finances combined with your partner? Only some? None at all but you have shared goals for your household and future? We can accommodate 1:1 engagements and meet you and your spouse or partner where you are, developing a plan that fits your unique situation(s).**



Getting started with Origin

# Ready for a brighter financial future?

Origin provides a powerful suite of benefits to bring you a brighter financial future. With Origin you can manage your personal finances, benefits, and equity in a single place — side by side with unlimited access to financial professionals.

Origin provides local support in several locations across the globe, with more coming on line regularly.

All employee users can access their respective location support via [www.useorigin.com](http://www.useorigin.com).



## All locations include

- Unlimited **1:1 financial guidance** with a local-based financial planner
- Support on personal finance related issues from savings to debt to investments and more
- A visual roadmap with direct actions to help you reach your goals



Tell us about your goals and wishes.



Meet your planner and get your plan.



Take action on specific items.



Stay in touch. We're always here.

# Financial planning made just for you.

## How much does Origin cost?

Good news! The Origin benefit, including unlimited access to 1:1 professional financial planning guidance, is provided to you as a free, covered benefit through your employer.

## What does unlimited access really mean? How many sessions do I get?

Just what it says! You will be matched to an experienced Origin Planner as a part of your Origin experience. This professional will support you in developing an initial financial plan based on your unique situation and goals, and then be available for ongoing 1:1 personal financial guidance on an unlimited basis. If you want to make a change, revisit your plan, or celebrate your progress - Origin is here for you!

## Can I include my spouse or partner?

Yes! Your Origin Benefits include financial planning support for your spouse or partner. With Origin, you can coordinate your Origin financial plan together with your spouse or partner at the level you are comfortable with.

Are all of your finances combined with your partner? Only some? None at all but you have shared goals for your household and future? We can accommodate 1:1 engagements and meet you and your spouse or partner where you are, developing a plan that fits your unique situation(s).

## I already work with an investment advisor, can I work with Origin too?

Yes! Origin Planners include Certified Financial Planners (CFPs) or the equivalent for local professional financial planning support. Our Planning experts can work with you and other members of your personal financial management team, including investment and tax advisors, to ensure a comprehensive plan and strategy for your money. We're here for you!





# Financial planning made just for you.



## What if I want to work with a different planner?

Just let us know! We understand that personal finances are just that, personal. If you would like to be matched to a new planner at any time, you can reach out to Origin Customer Success via in-app chat or at [hereforyou@useorigin.com](mailto:hereforyou@useorigin.com) and we will assist with matching you with a new planner right away.

## How experienced are Origin planners?

Origin planners and professionals are experts in their field, with years of experience, knowledge, and expertise in holistic and comprehensive financial guidance.

## Is my data secure?

At Origin, we know that privacy and security go hand-in-hand with financial advice. That's why Origin has implemented best-in-class encryption, data protection, and operational protocols to ensure the privacy and security of our users' information is safeguarded.

Please reach out to [hereforyou@useorigin.com](mailto:hereforyou@useorigin.com) if you have any additional questions.



# Financial planning made just for you.

## What can Origin help me with?

Origin provides support across all things money. We can help you get answers to key questions, develop a plan for your money and take action all with the support of a professional financial expert.



How much can I afford to spend on a car while paying down my student loans?

How much can I spend on a house if I also want to have kids?

How much should I be contributing to my 401(k) since I am trying to pay down my student loans?

### Financial planning

- Financial roadmap
- Debt management
- Life event planning
- Goal-setting

### Insurance and risk management

- Renters/Home insurance
- Life insurance
- Disability insurance
- Misc. insurance

### Investment advice

- Portfolio guidance
- Investing basics
- Equity compensation planning
- Investing tax strategy
- Risk assessment

### Retirement and estate

- Retirement income planning
- Pensions
- Will & trust guidance

### Additional services

- Relationships with other service providers
- Client education and awareness

# Financial planning made just for you.



## How can I prepare for my first meeting with my Origin Planner?

The best ways to prepare for your meeting with your planner and to streamline next steps for your financial roadmap is to:

- Gather details about your finances including your assets (what you own), liabilities (what you owe), and goals (what you want your money to do for you).
- If available, fill out your profile within the Origin platform and have your online bank account login details handy. Your Planner can help you review and take action towards your plans.
- Bring questions!

## Does Origin offer Financial Wellness education?

Yes! We highly value education and work closely with your employer to provide ongoing Financial Wellness via topical educational webinar sessions and via our self-service education platform - Prosper/us.

You can access the complete library of content within the Origin platform or directly at [www.useorigin.com/prosper-us](http://www.useorigin.com/prosper-us).

## How can I get help with my Origin benefits?

Your Origin team is here for you! If you have questions about your financial roadmap or any of the recommendations made by your planner, you are welcome to connect with them directly. 1:1 financial guidance is provided on an unlimited basis as a part of your Origin benefits. For general support, or questions about navigating the Origin platform and money management tools, you can reach out via in-app chat or by emailing [hereforyou@useorigin.com](mailto:hereforyou@useorigin.com).

Origin is here for you!

Questions and support | [hereforyou@useorigin.com](mailto:hereforyou@useorigin.com)

 **origin**

Make money **simple**