

Navigating Financial Wellness in Turbulent Times



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Work Life Money Balance.

FRANCIS CAN MAKE IT A
REALITY.

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Let's Meet Kelli

Kelli B. Send
Co-Founder, Principal
Senior Vice President – Financial Wellness Services

- Master of Adult Education, Carroll University
- CERTIFIED FINANCIAL PLANNER® Professional
- 21-time Eddy winner
- Finalist for 2022 Plan Adviser of the Year, Participant Service Category
- Former track mom, Irish dancing mom
- Forever Disney fan



Francis LLC Overview

Innovative Business Structure

- 100% employee-owned
- Focus: Qualified Retirement Plans
- No products = No conflicts = No solicitations
- Financial planners with *no* wealth management business
- ERISA fiduciary at all times

At Francis, we are proud of our conflict-free business model because it means American workers get to keep more of their hard-earned retirement savings. Investment advisers with asset-based fees and retail wealth management services are conflicted. These conflicts have been demonstrated to increase fees, lower investment performance, and cost American workers \$17 billion a year.*

100% of firm revenue from client fixed fees



Financial Planning Without the Sales Pitch

- Workplace financial education and planning services
- Confidential with no jargon or judgement
- All money topics are on the table
- No hidden sales angles



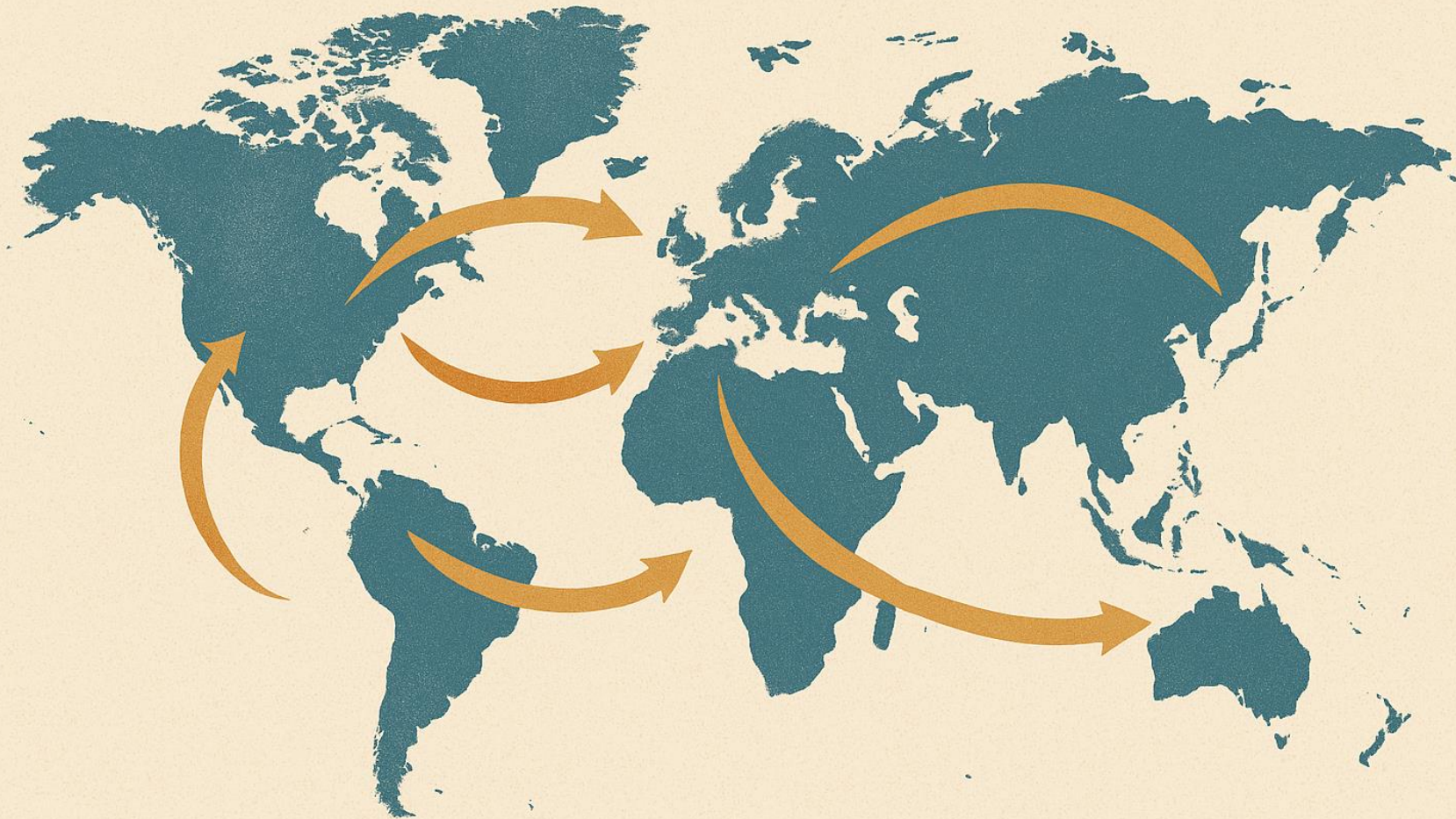
francisway.com



A Look Back

What caused the market volatility?

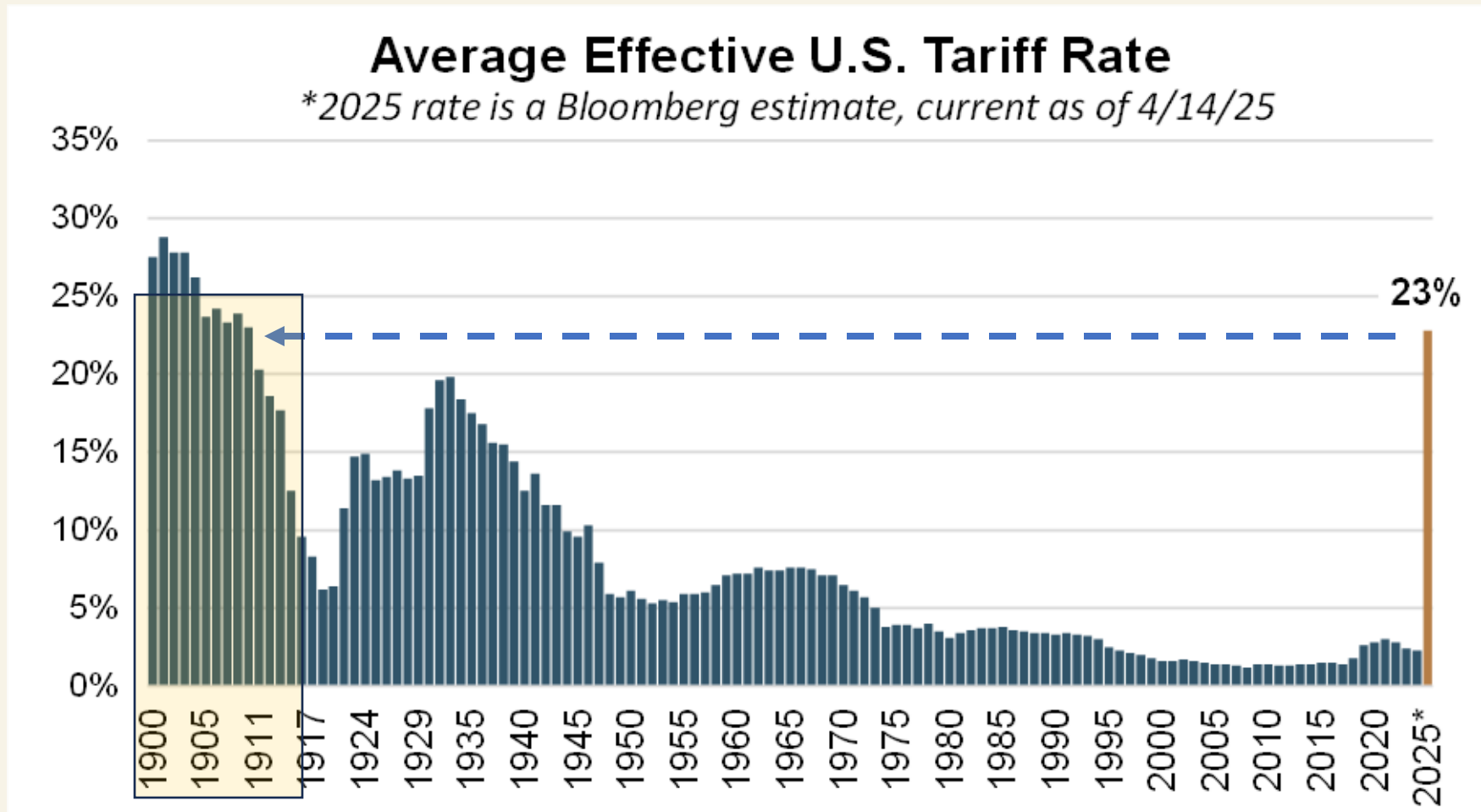
TRADE





Trade tariffs announced

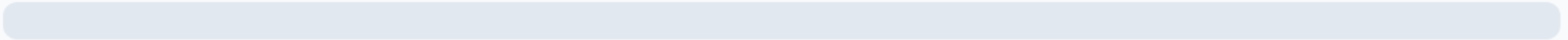
Announced Tariffs Were Larger Than Expected



Source: Historical data obtained from United States International Trade Commission

What percentage of GDP does the US export to other countries?

1%



0%

7%



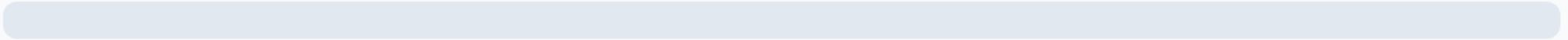
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16%



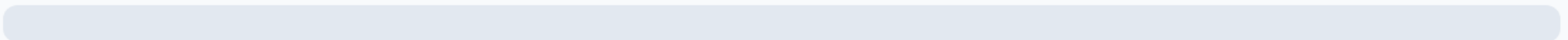
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29%



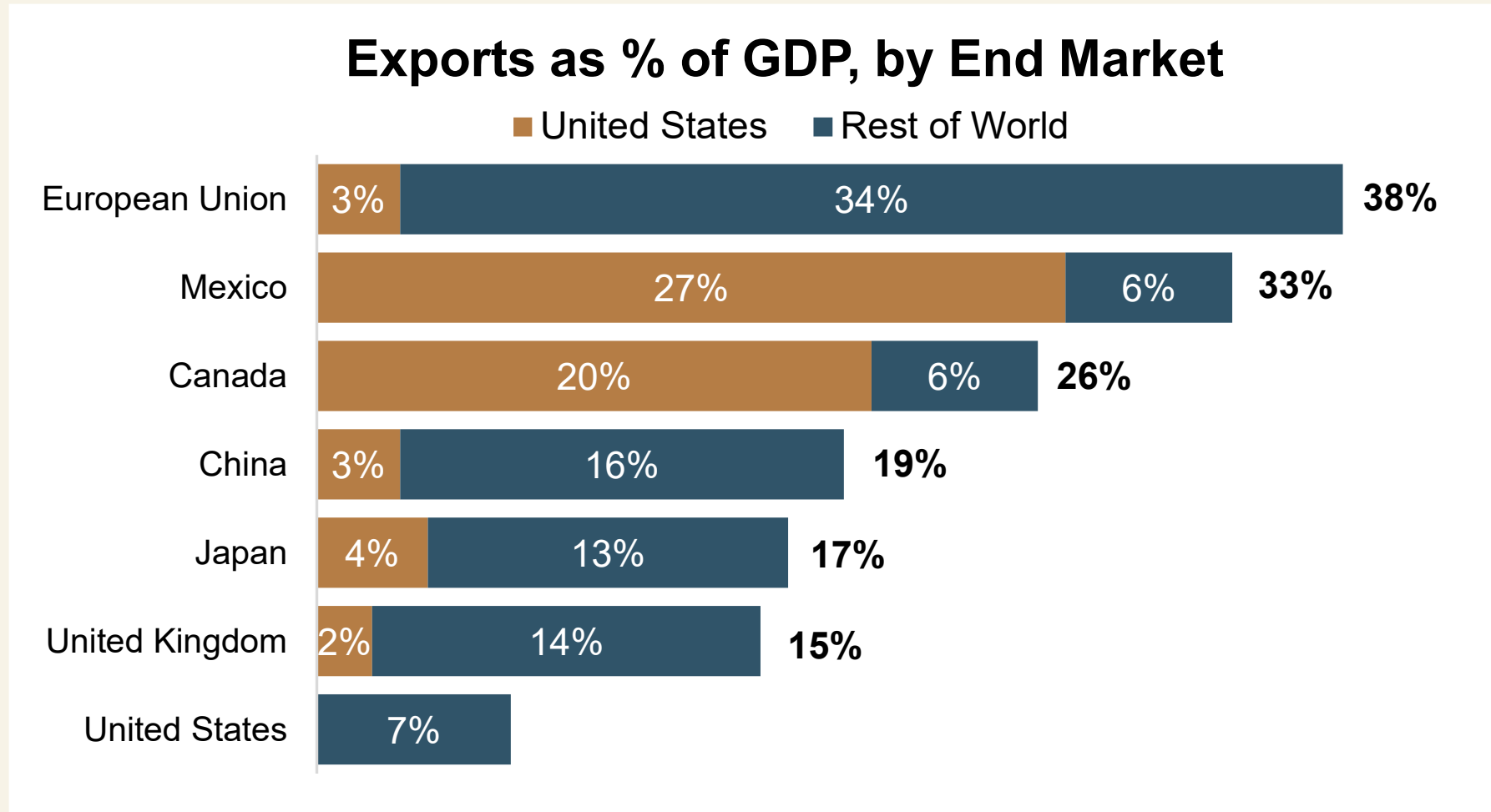
0%

None of the above



0%

Economic Orientation to Exports



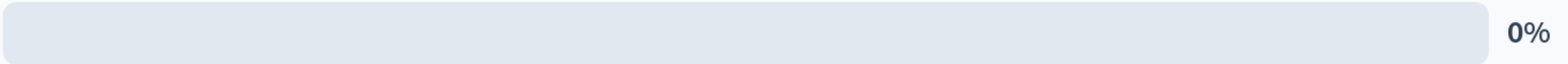
Source: JPMorgan, data reflects 2023 GDP

Tariff Impact

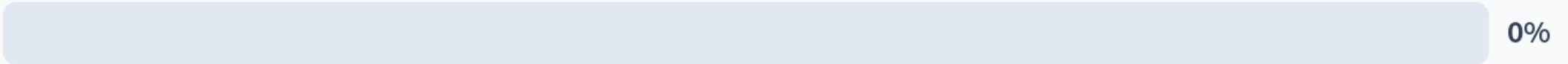
- Tariffs add friction to global trade
- Friction will reduce global GDP
- There are strong arguments for tariffs
- There are very serious concerns about tariffs

Would you pay \$15-\$20 more for your Hoka running shoes?

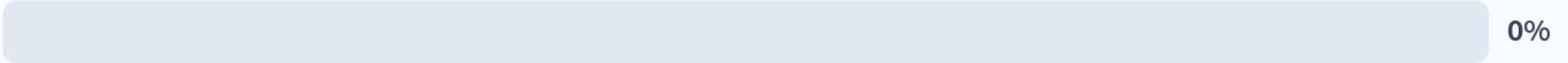
No



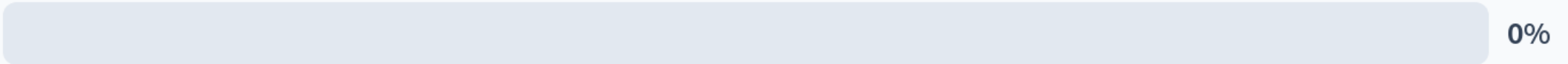
Yes



Maybe



What are Hoka's?



Market Reactions...



Good news, bad news, OR uncertainty?

Looking back at history, how often has the US Stock Market (S&P 500) experienced negative returns?

1 in 2 years

0%

1 in 4 years

0%

1 in 8 years

0%

1 in 10 years

0%

1 in 12 years

0%

Short-Term Perspective

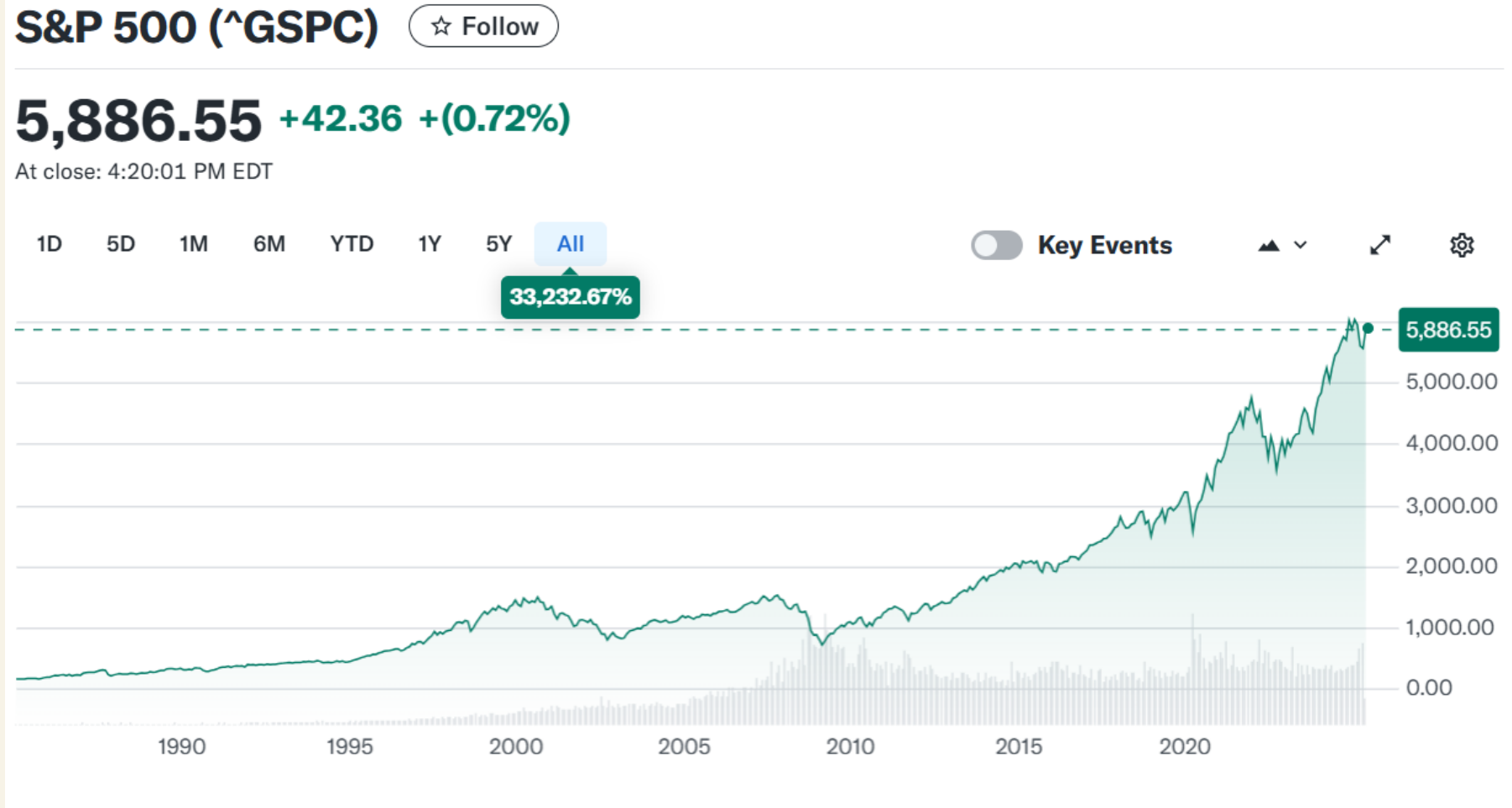
S&P 500 Year-to-date 2025 through 5/12/25



Source: <https://finance.yahoo.com/quote/%5EGSPC/>

Long-Term Perspective

S&P 500 1/1/1985 through 5/12/25

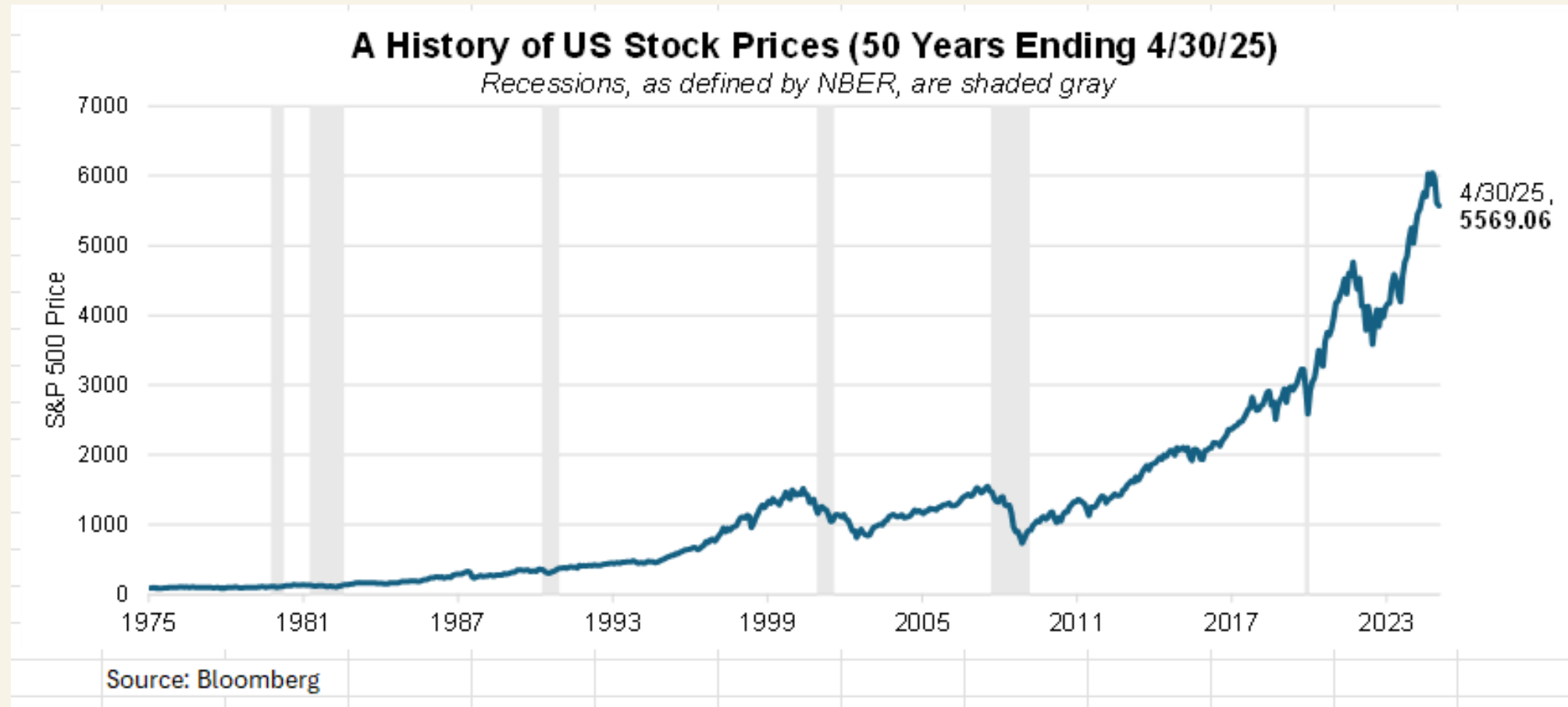


Source: <https://finance.yahoo.com/quote/%5EGSPC/>

A Look Forward

What to expect next

Recession Ahead?



Potential Stabilizers – Interest Rates



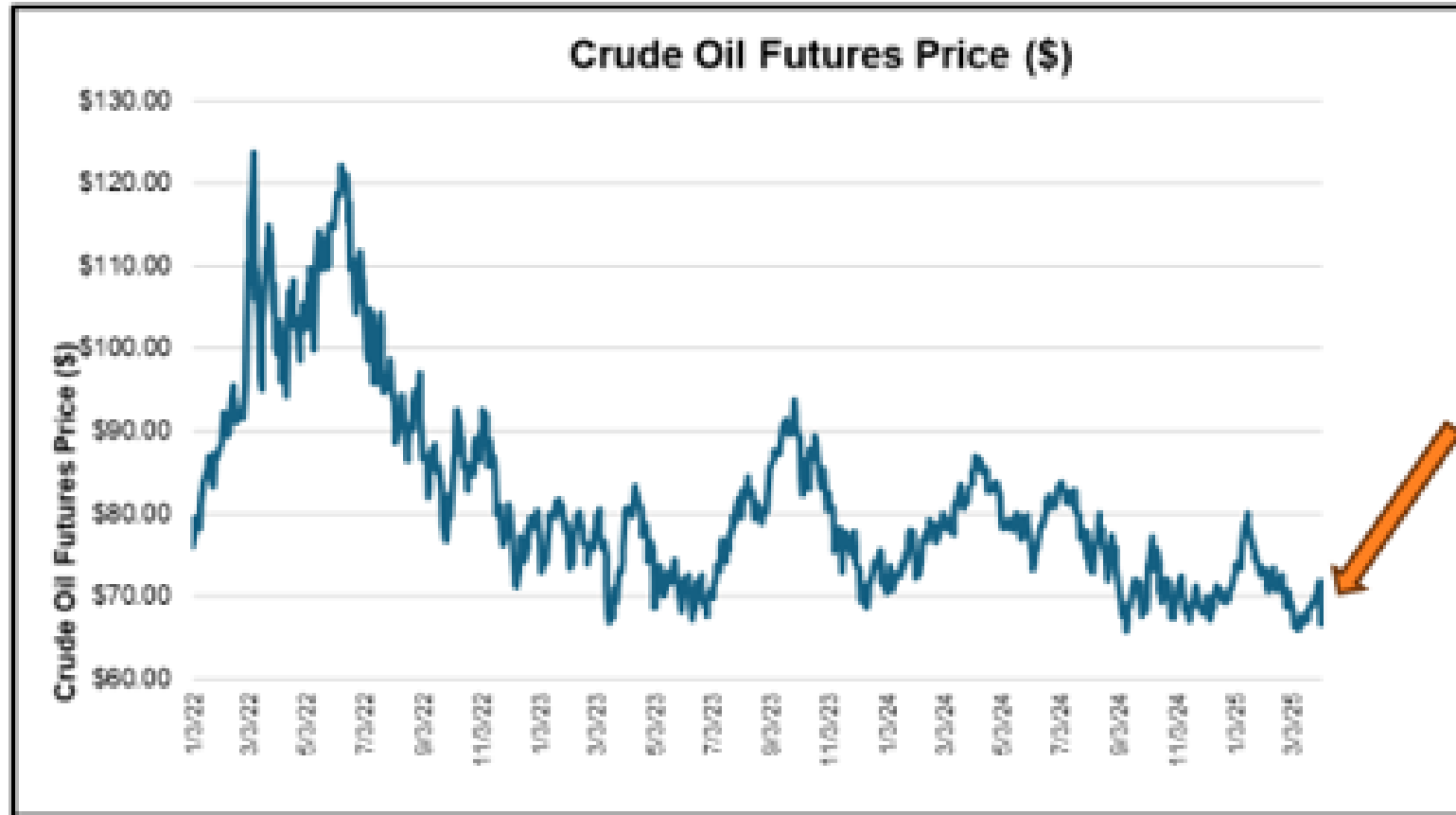
Source: Board of Governors of the Federal Reserve System (US) via FRED®

Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

Fullscreen 

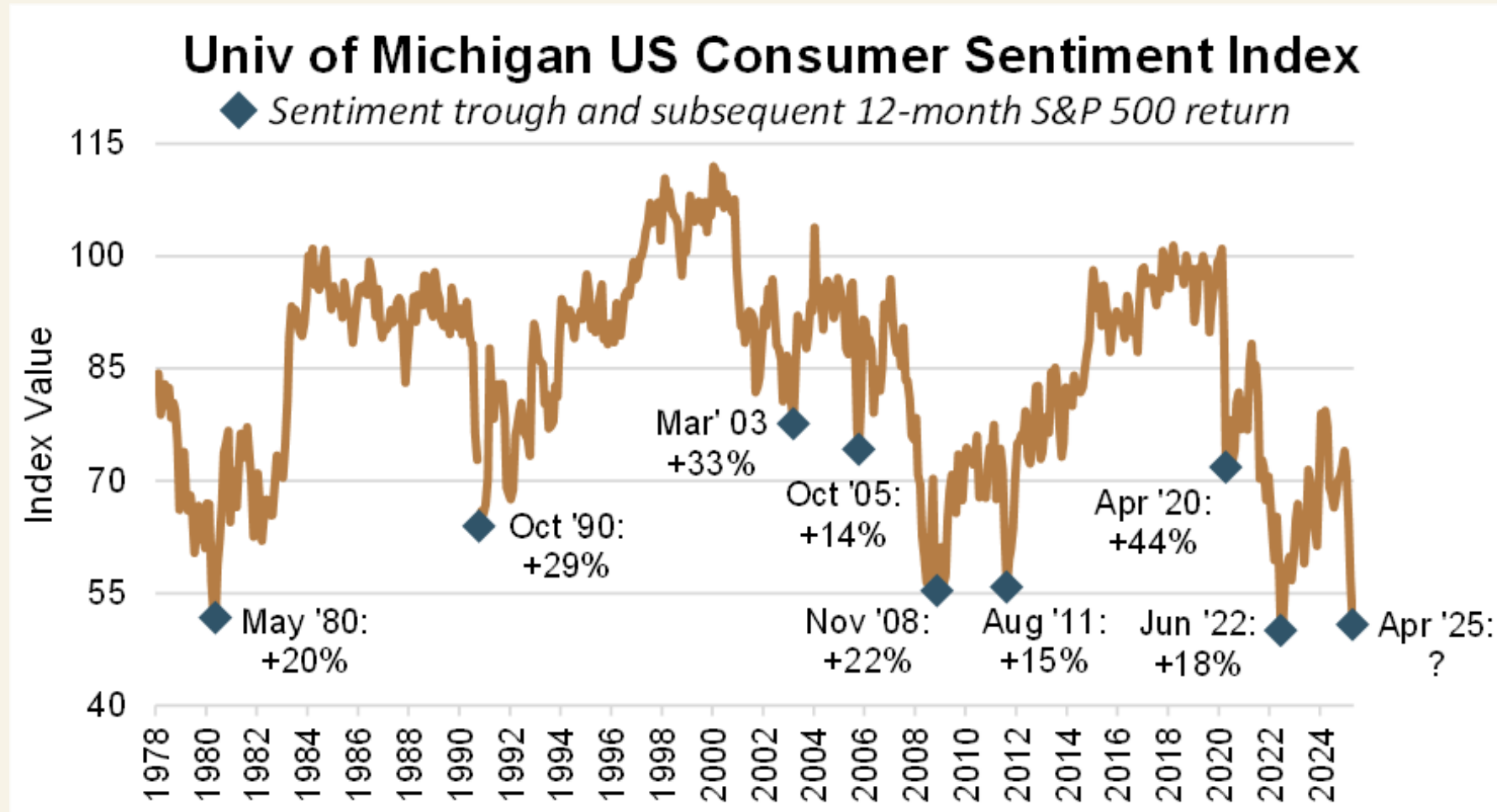
Potential Stabilizers – Oil Prices



Source: Bloomberg



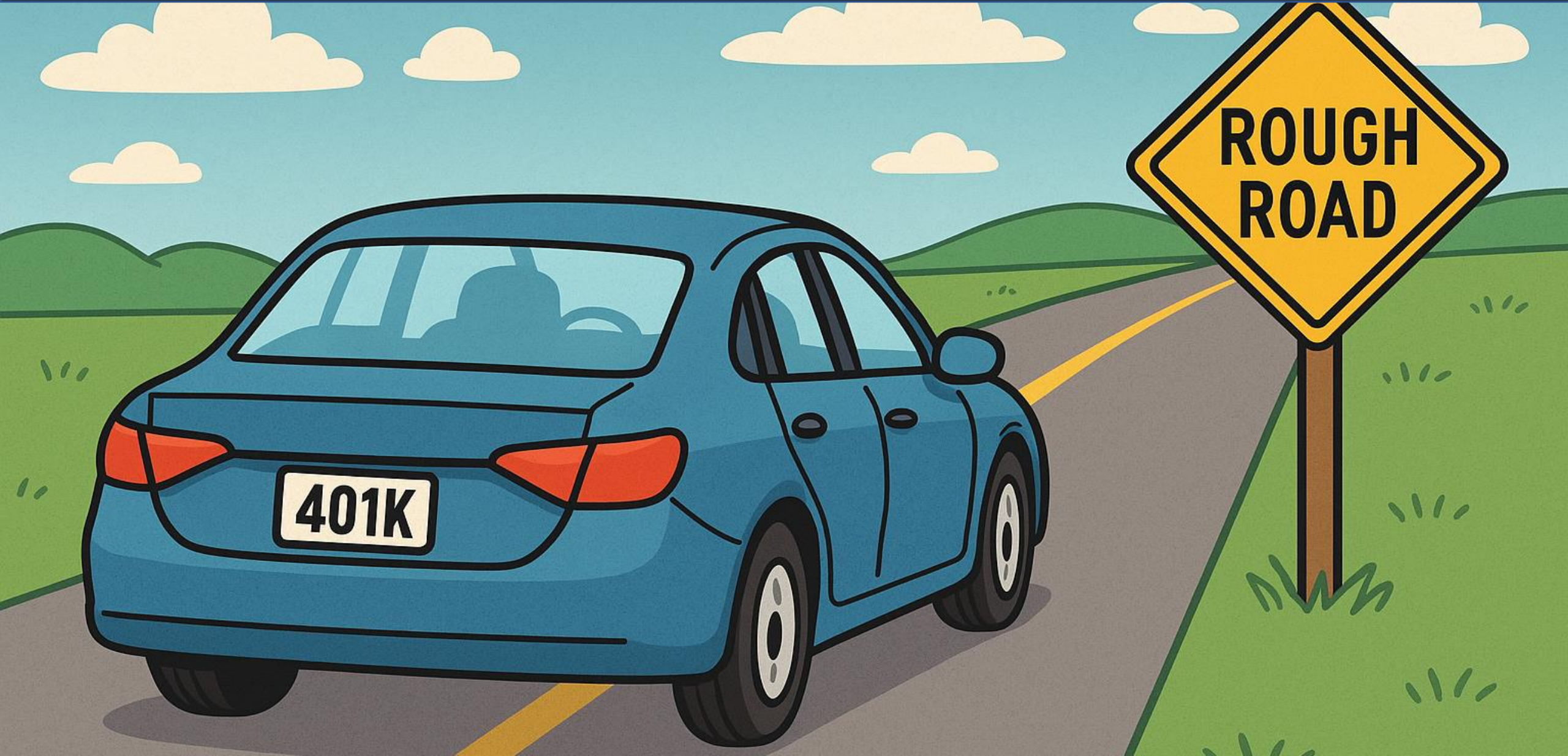
Investor Sentiment – Contrarian Indicator



What to Do

as an investor

Word of the Day: Volatile, but not necessarily permanent.



Investor To-Dos

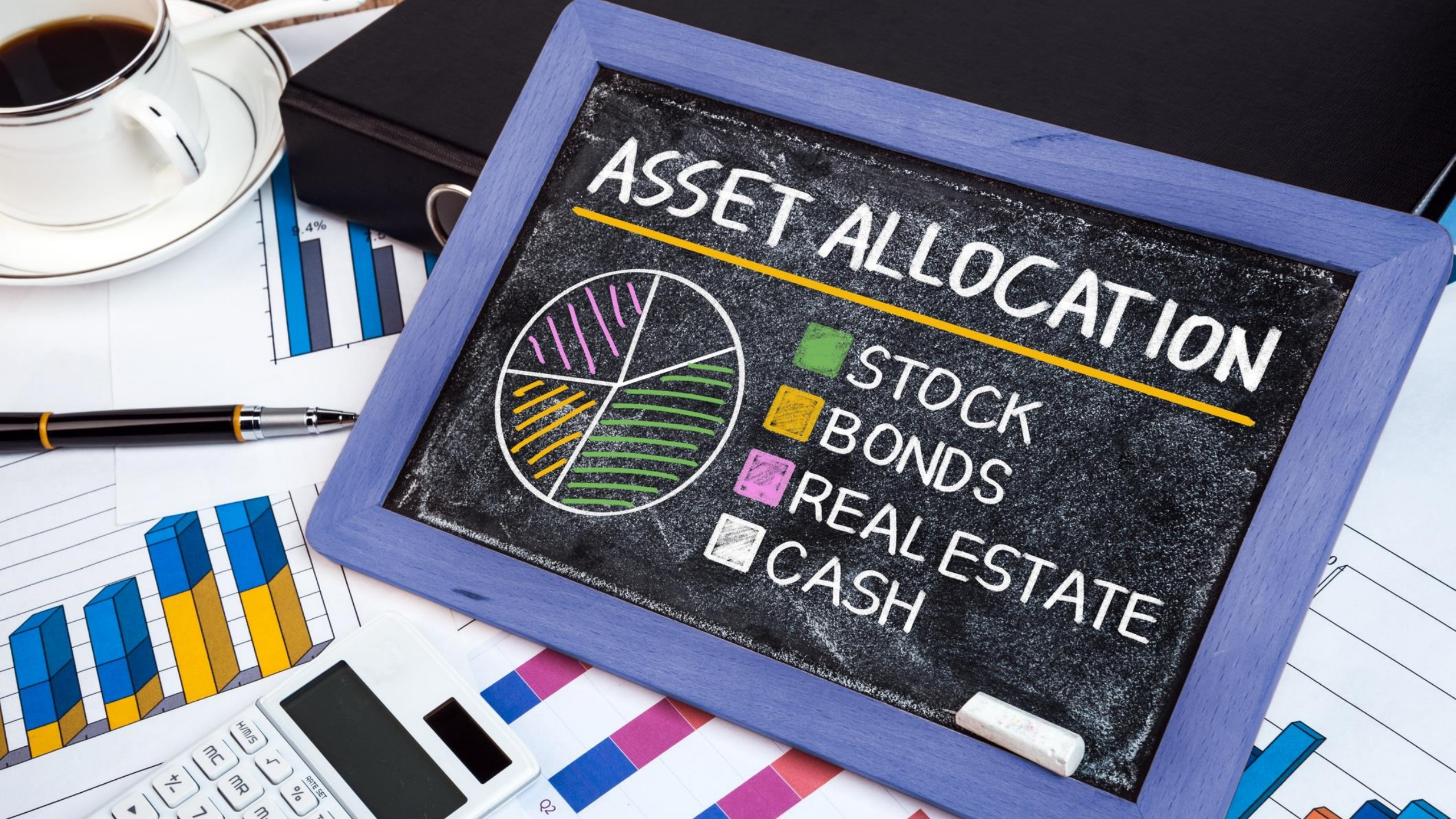
- Make sure you have the right asset allocation
- Stay diversified
- Rebalance



ASSET ALLOCATION



- STOCK
- BONDS
- REAL ESTATE
- CASH



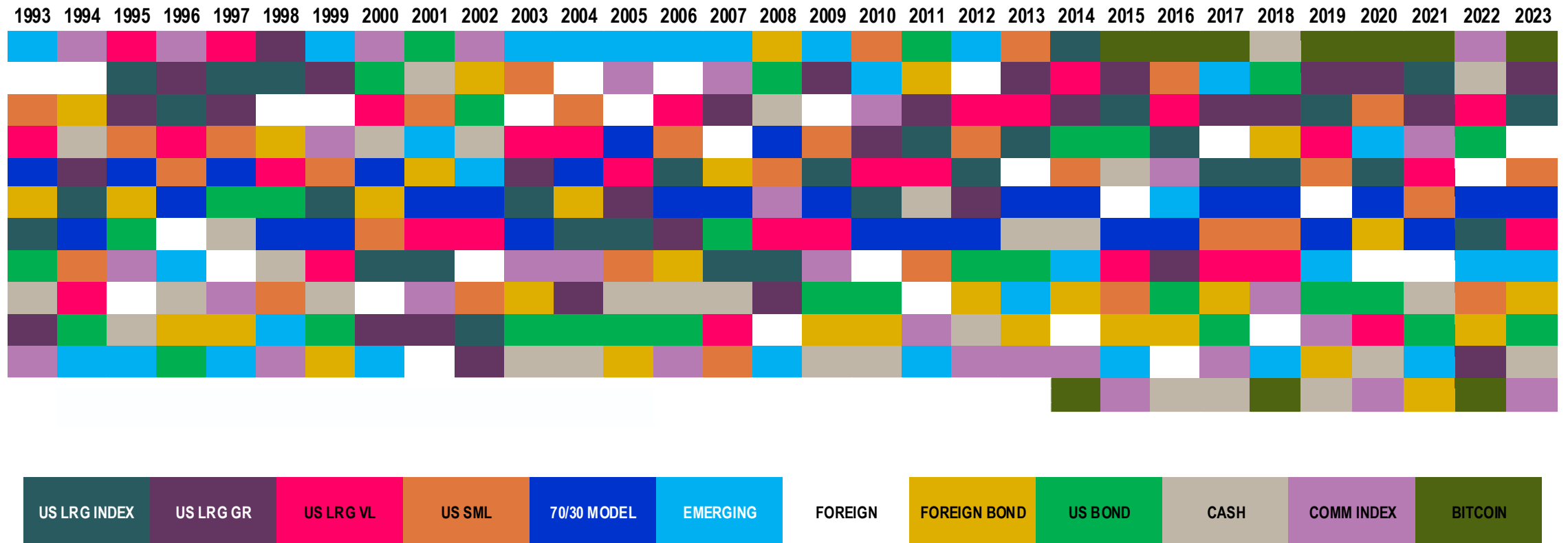
Investment 101

Stocks	Bonds / MM
90%	10%
80%	20%
70%	30%
60%	40%
50%	50%
40%	60%
30%	70%



Downshift
as you near
retirement

Diversification Still Matters



What to Do

as a plan sponsor

Plan Sponsor To Dos

- You're on the hook - ERISA duty to communicate
- Utilize recordkeeper – know your audience
- Consider holistic in-plan financial planning service



Why Right On the Money?

***87%** of surveyed Americans agree...
Nothing makes them **happier** or **more confident** in life than having their
finances in order.*



Learn by Playing

I can't believe how much I have learned from this program and how many simple tips there are on managing finances and debt. I am looking forward to making use of all this knowledge!

Participant
Prince Georges County Government



Players Choose

(from 18 financial topics)

Temporary Parking

Banking

Hope Chest

Budgeting and Goals

Deals on Wheels

Car Buying

Space Mission

Housing: Buy or Rent

Duty, Duty, Due

Income Taxes

Hedging Your Frets

Insurance: Home, Auto, Life

Higher Ed-ache

College Financing

Give & Take

Credit and Debt

Said & Done

Estate Planning

A Nest Egg With Legs

Investing

Necessities & Niceties

Major Purchases

Extra! Extra!

Making Extra Money

Experts Examined

Financial Advisers

Glass Half Full

Happiness and Money

Ill Advised

Health Insurance

Pain Relievers

Reducing Debt

Off Your Rocker

Retirement Planning

A Penny Saved

Saving and Spending

Knowledge is Power

It is cool to see the difference between registration and evaluation and that participants gained financial confidence in just 4 weeks!

Deanna Duffy
Wellness Manager
Case Western Reserve University



Driving Engagement



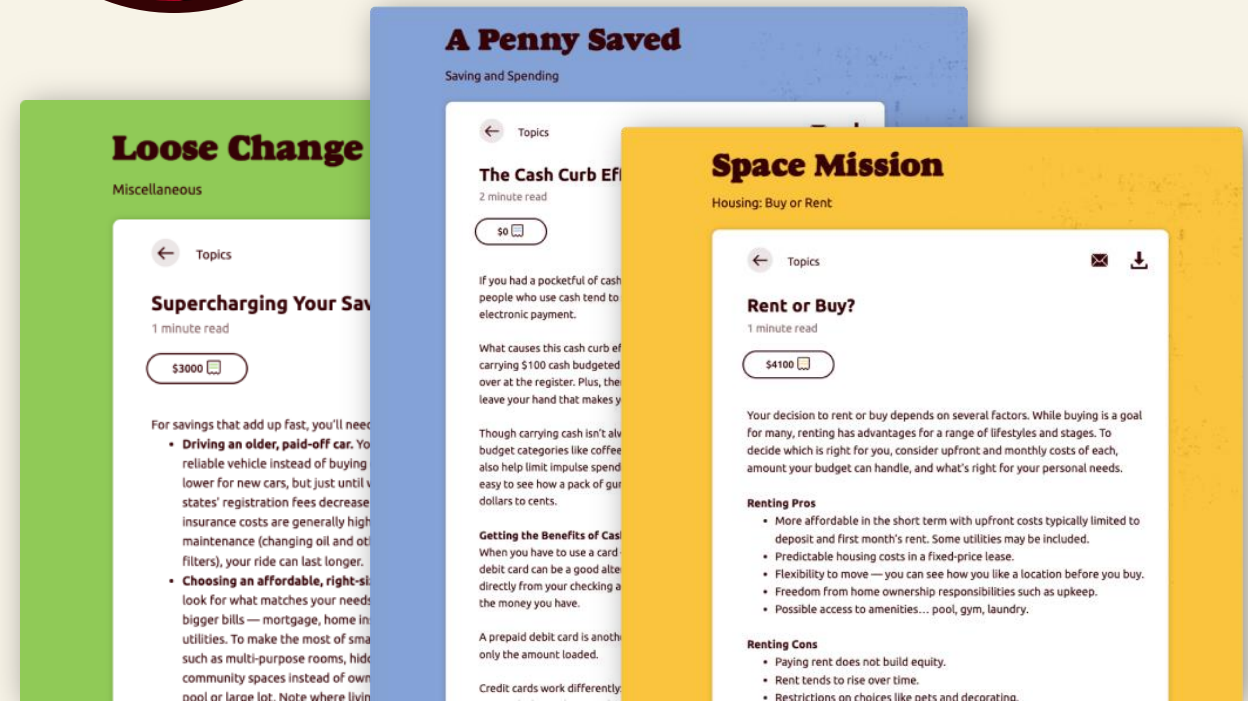
I have learned so much! Especially about saving I am now on track to paying all my bills and having money in savings!

Noemi Aguirre
Clinica Health System

Reliable Content

*This information is
not only spot on,
but up to date.*

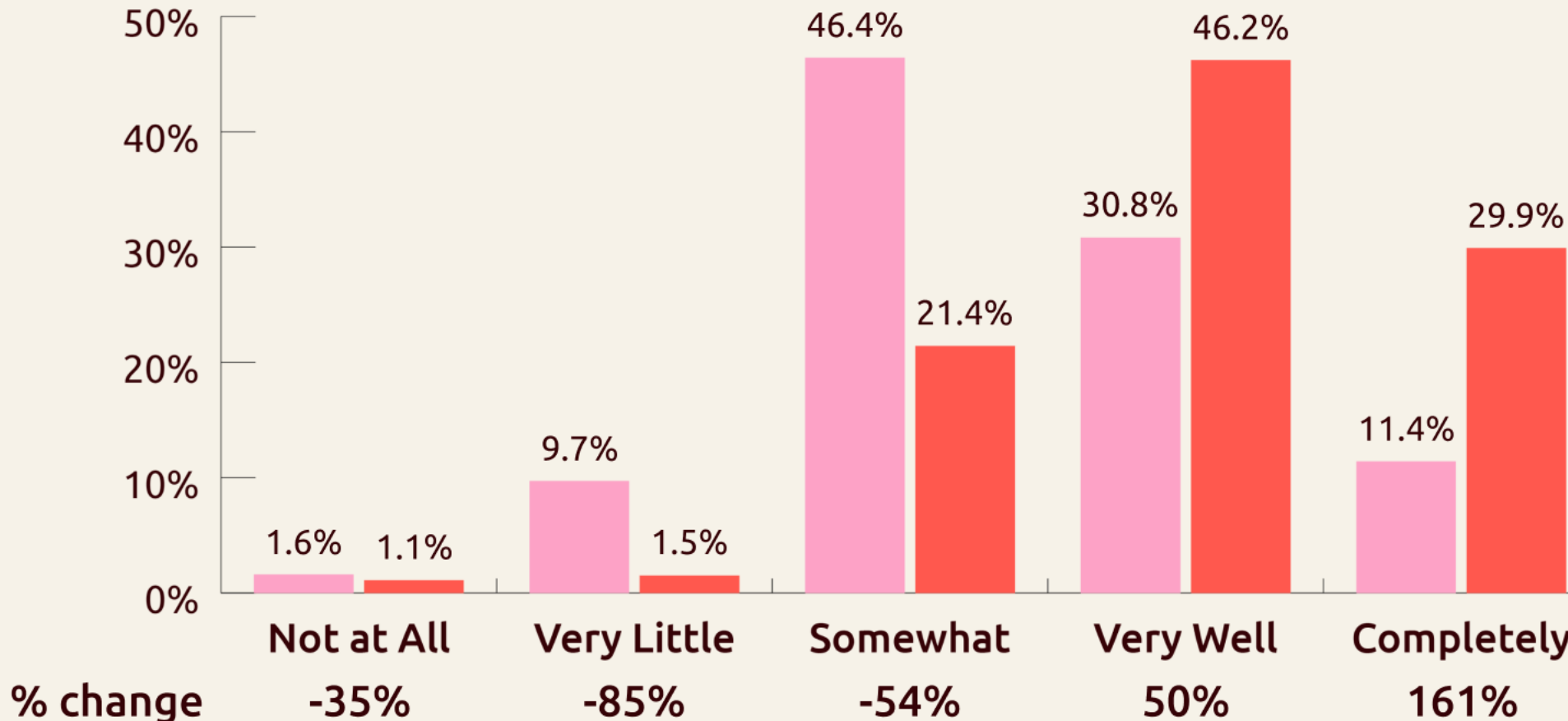
Dave Henry
State of Illinois CMS Benefits



Results: Knowledge

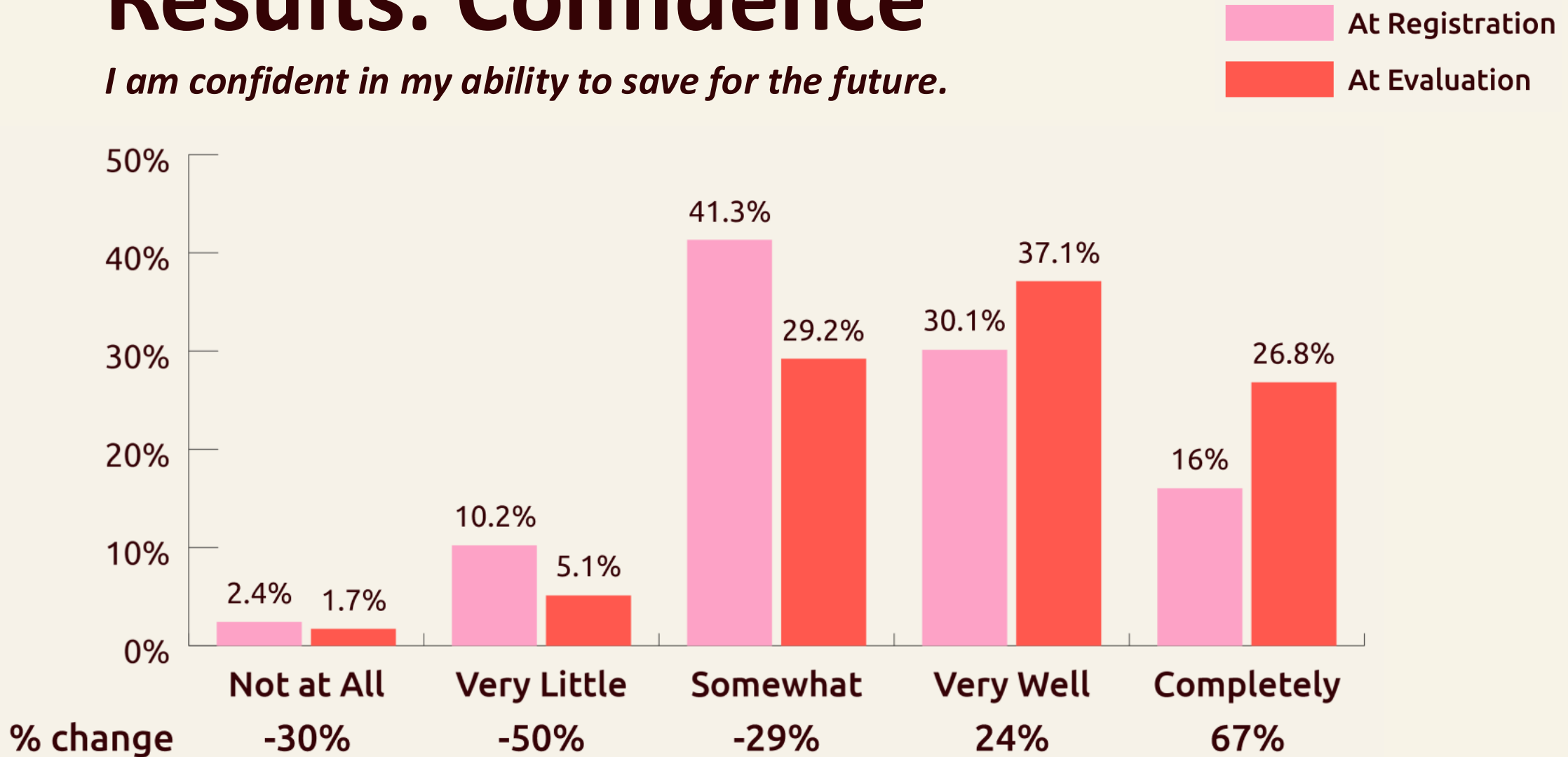
I have the knowledge I need to make smart financial decisions.

At Registration
At Evaluation



Results: Confidence

I am confident in my ability to save for the future.



Keys to *Right On the Money* Success

- Credible
- Personalized
- Self-Paced
- Fun



Right On the Money Players



Amazing course that taught me a LOT about finances in a fun way!

Candace Nash
Capital One

To Learn More...



What HR, Benefit, and Wellness Managers Need to Know About *Right On the Money*

Whether your employees are laying the foundation of a secure future, fine-tuning decisions as they approach retirement, or somewhere in between, *Right On the Money* lights the path to financial well-being. Here's how...

Learn by Playing

Players become immersed in an interactive game on their desktop or mobile device. Simple, engaging game mechanics pull them along as they acquire ever-deepening knowledge of personal finance while gaining confidence in their ability to make smart money decisions. *Right On the Money* takes the often-intimidating subject of financial literacy and makes it fun.

Players Choose

With 18 financial well-being topics, players select the categories most important to them, creating a personalized game experience to match their interests, priorities, and life stage.

Leveling Up

Knowledge is power. That's especially true when it comes to financial matters. No matter your level of background, education, or economic status, the information is accessible by everyone. And, in a way that's fun and engaging, it's yours to learn.



Can I play on a mobile app?

Participants can play the game on their mobile device and go at their own pace in financial knowledge and confidence.

Can I offer incentives for participation?

Incentives can drive interest and add to the fun. Consider a 2-tier model, offering a chance to win the Money Round and double the prize. Example: Double Your Money Round. Example: **Round:** Achieve the \$100,000 goal for a chance to win one of X \$50 gift cards.

Our Money Round: Achieve the program goal for a chance to win one of X \$50 gift cards.

Can my organization and our employees play *Right On the Money*?
bligation:

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