Navigating Financial Wellness in Turbulent Times

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FRANCIS

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

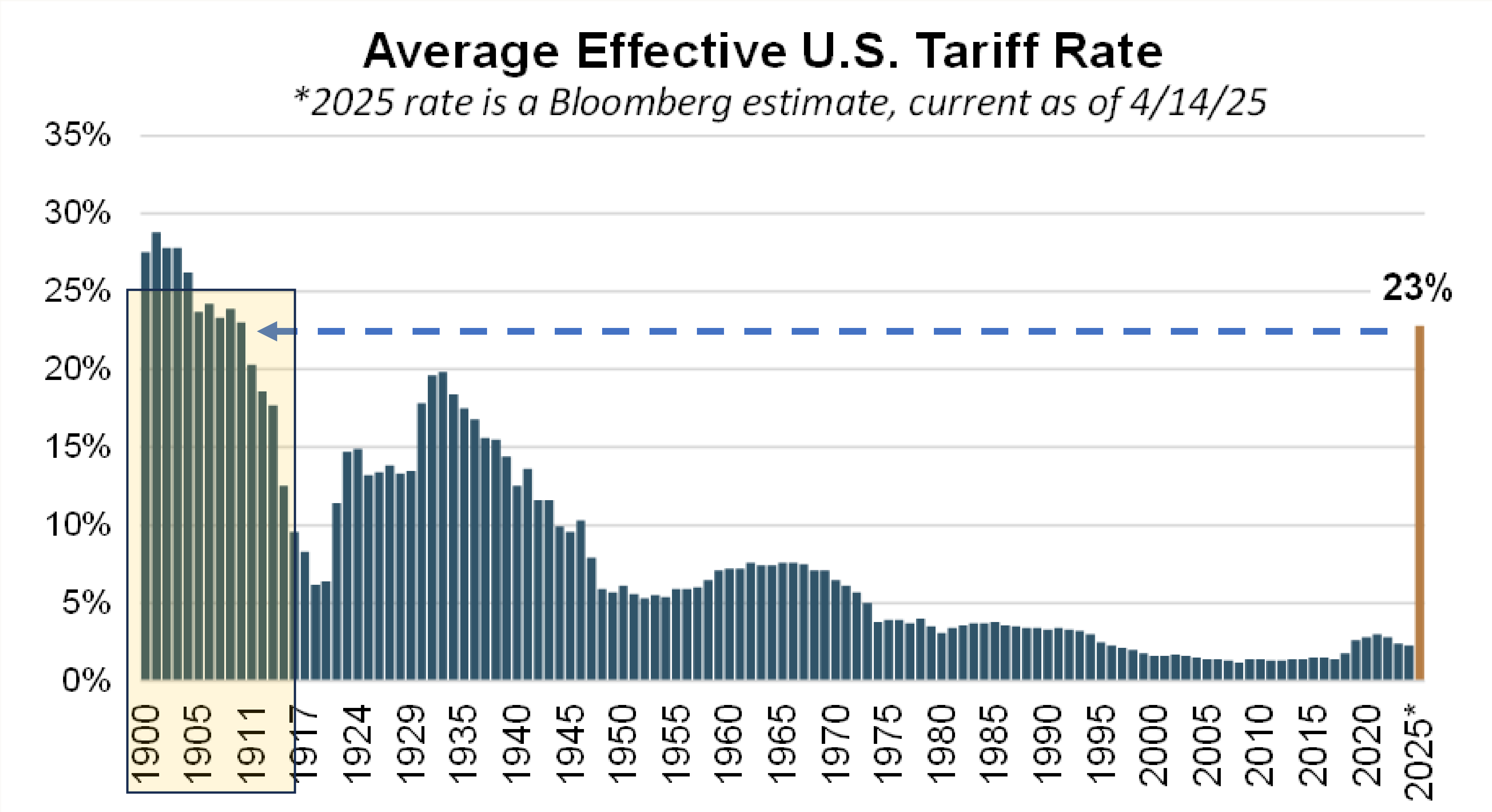
A Look Back

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%

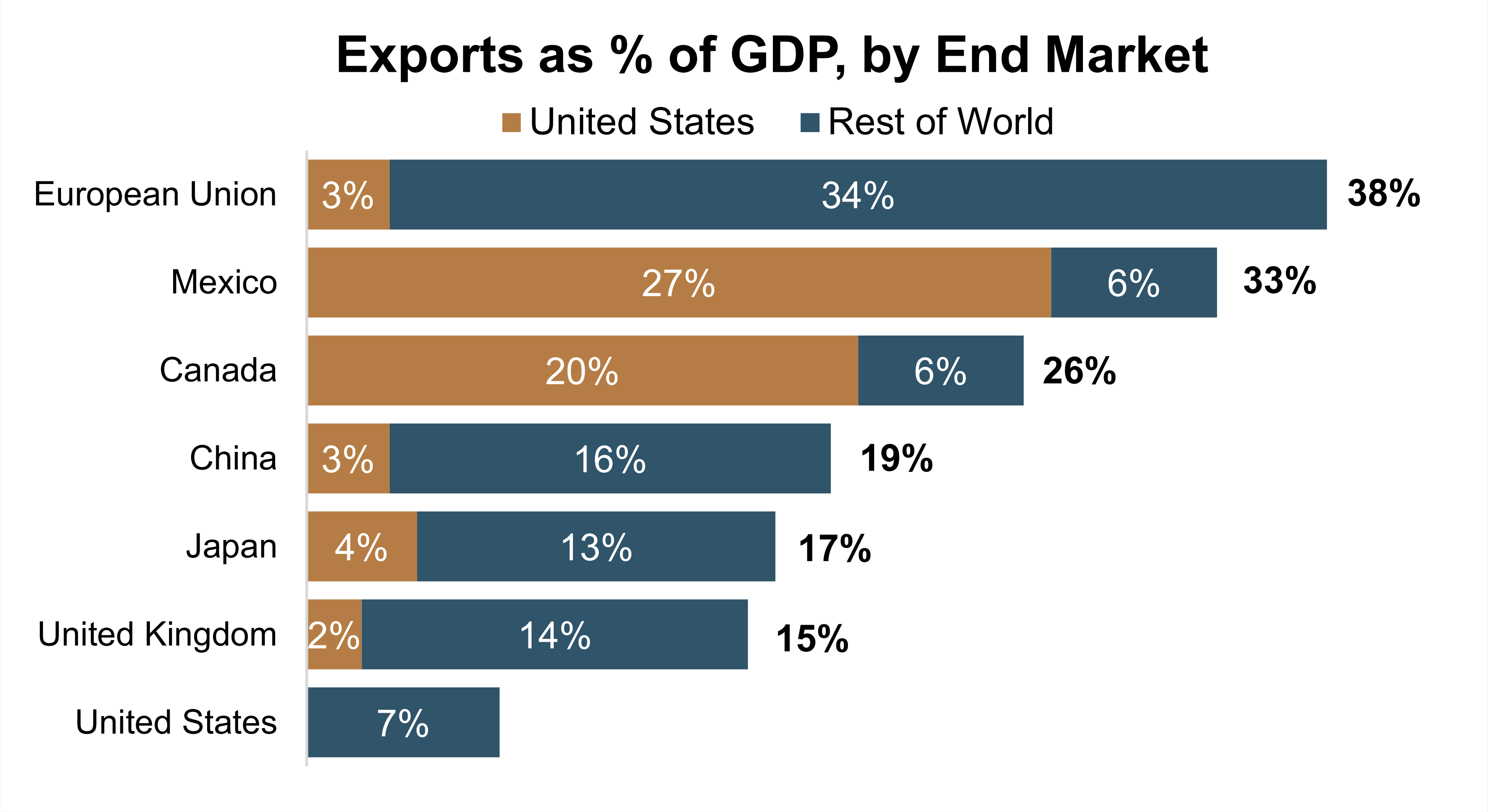
7% — 0%

16% — 0%

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	0%
Yes	0%
Maybe	0%
What are Hokas?	0%

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

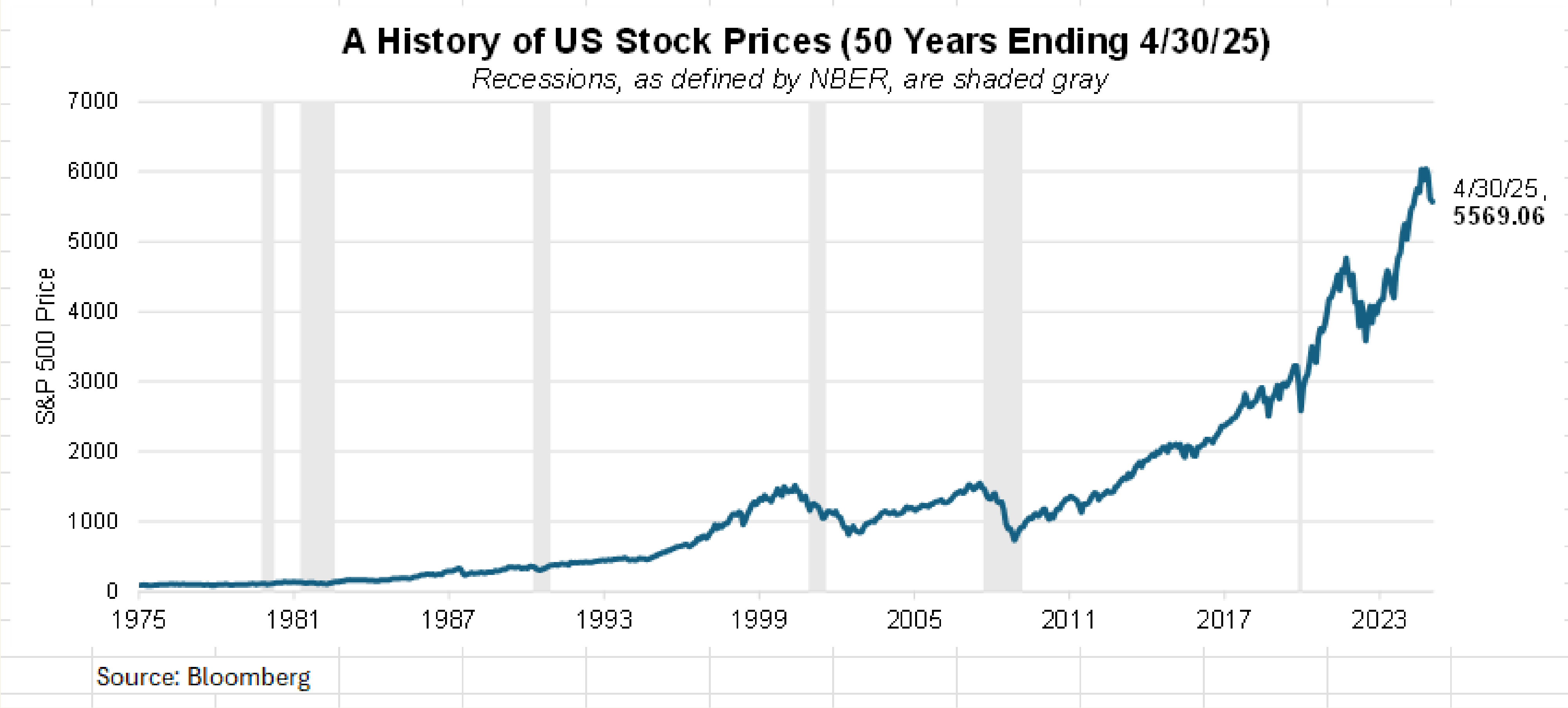
S&P 500 1/1/1985 through 5/12/25

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

A Look Forward

What to expect next

Recession Ahead?



Potential Stabilizers – Interest Rates

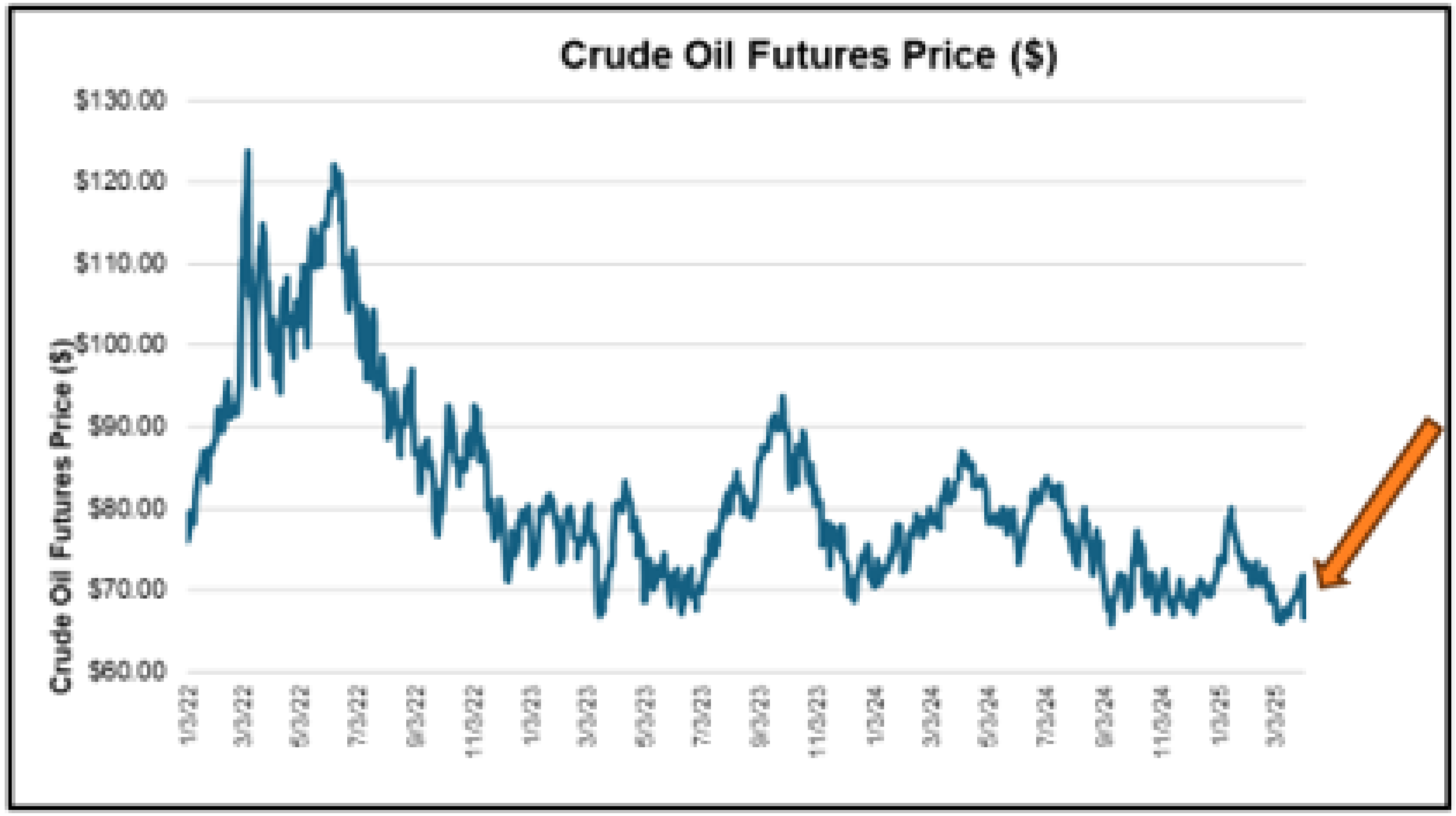
Source: Board of Governors of the Federal Reserve System (US) via FRED®

Shaded areas indicate U.S. recessions.

fred.stlouisfed.org

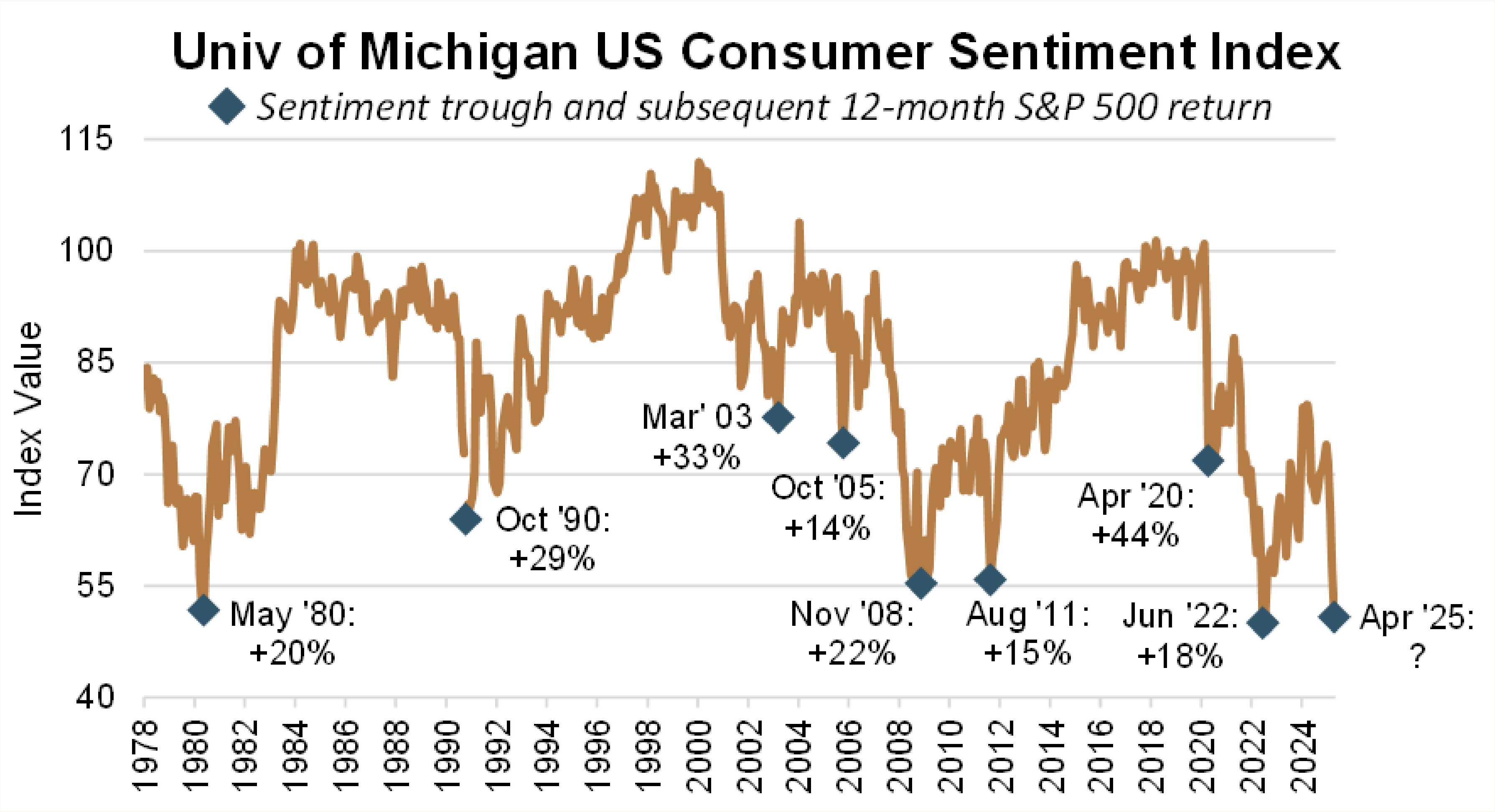
Fullscreen

Potential Stabilizers – Oil Prices



Source: Bloomberg

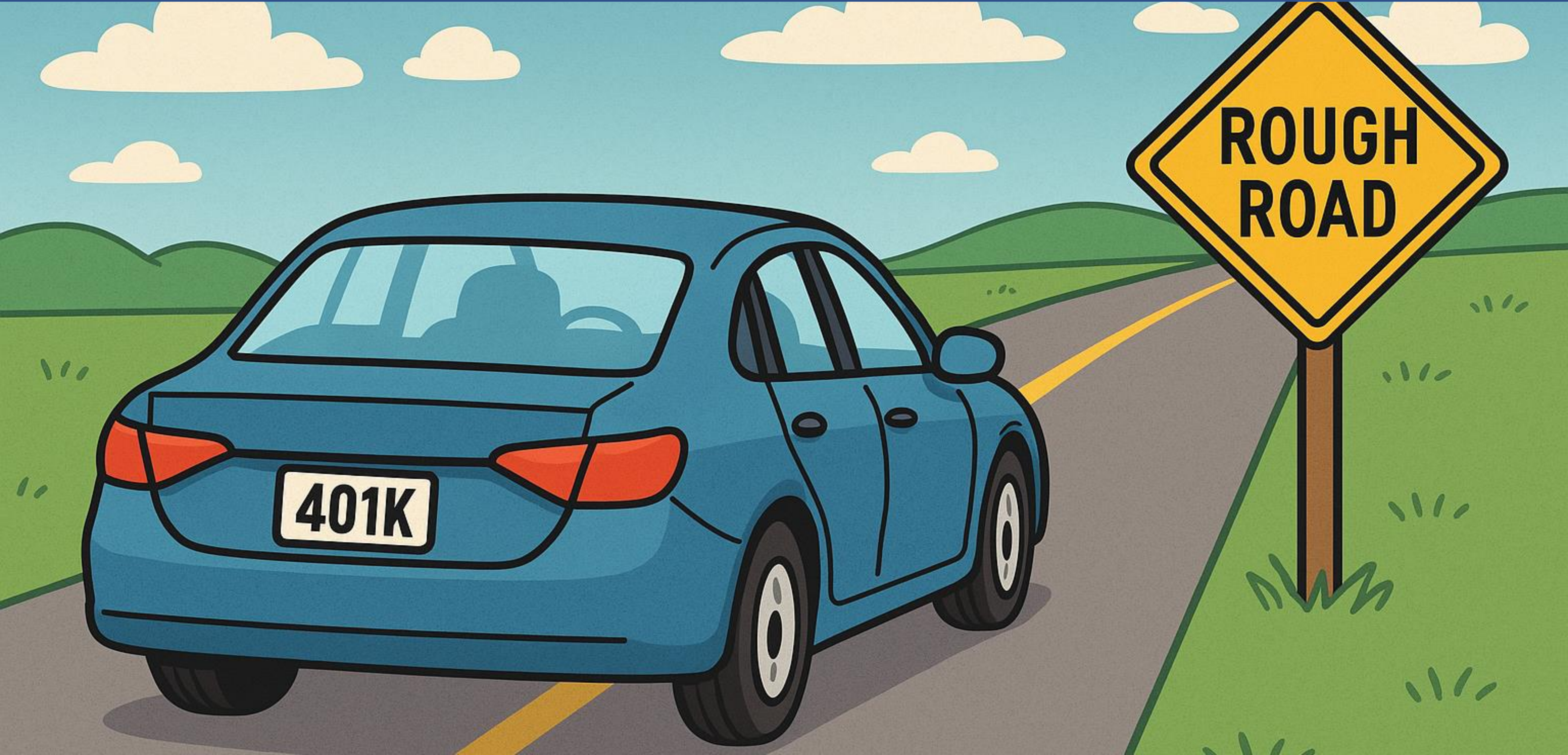
Investor Sentiment – Contrarian Indicator



What to Do

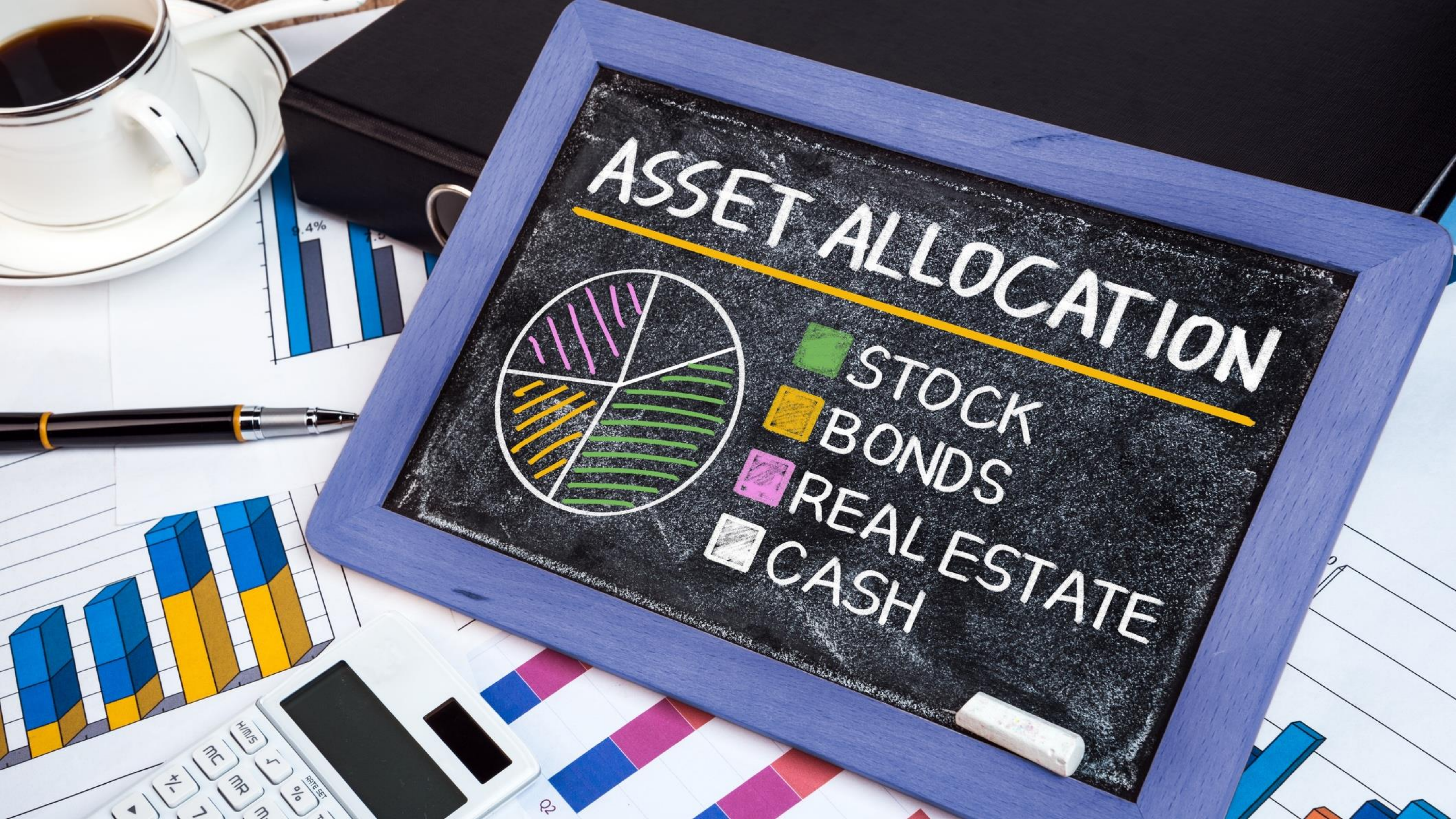
as an investor

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



Investor To-Dos

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

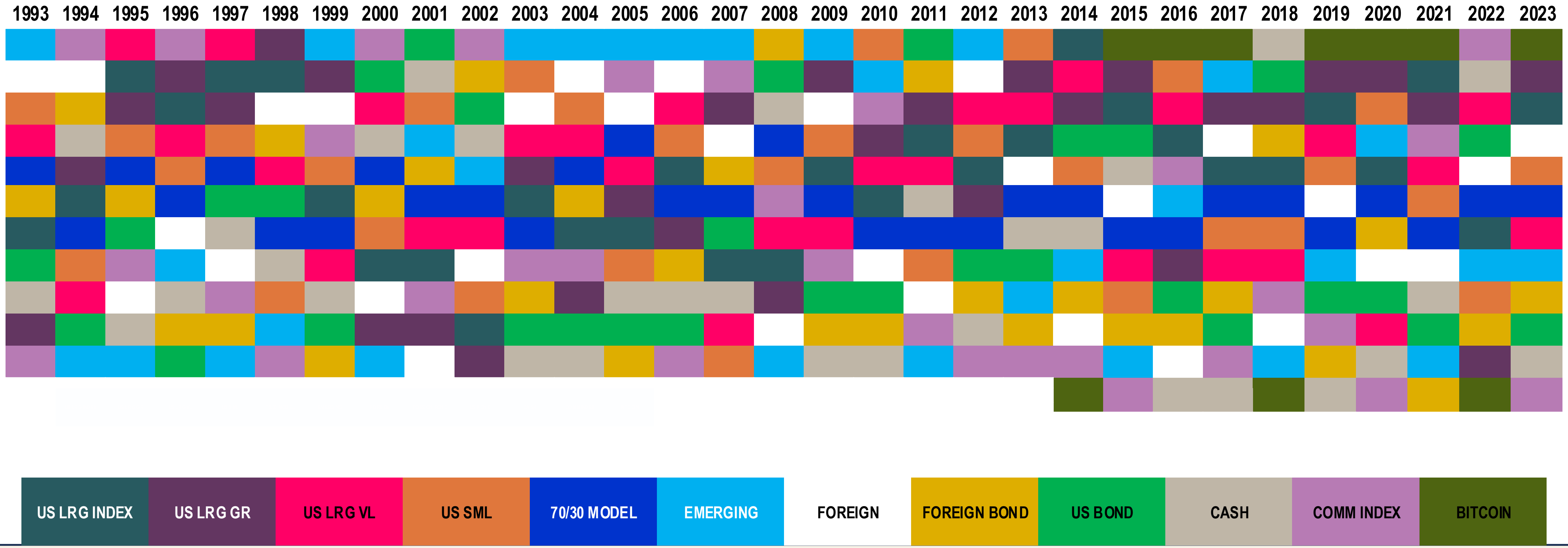

ASSET ALLOCATION
STOCK
BONDS
REAL ESTATE
CASH

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



For illustration purposes only. Not a guarantee of future results.
https://www.portfoliovisualizer.com/historical-asset-class-returns.

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.*

Source: Northwestern Mutual *Planning & Progress Study*

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

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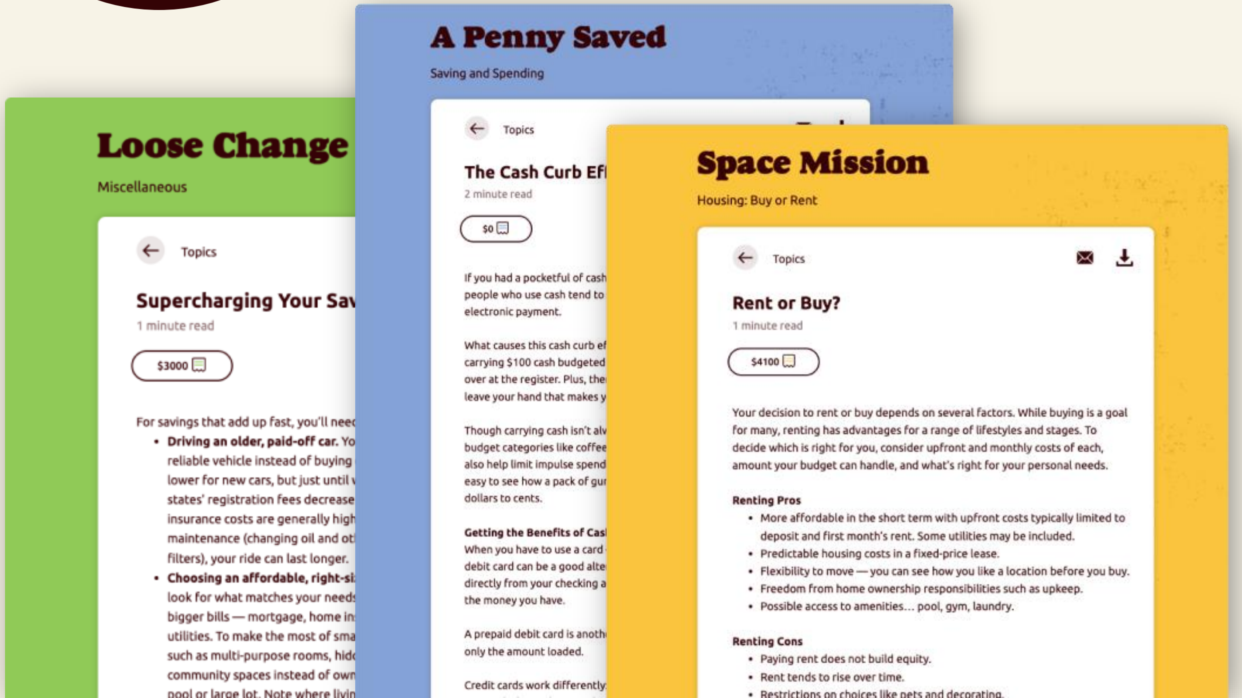
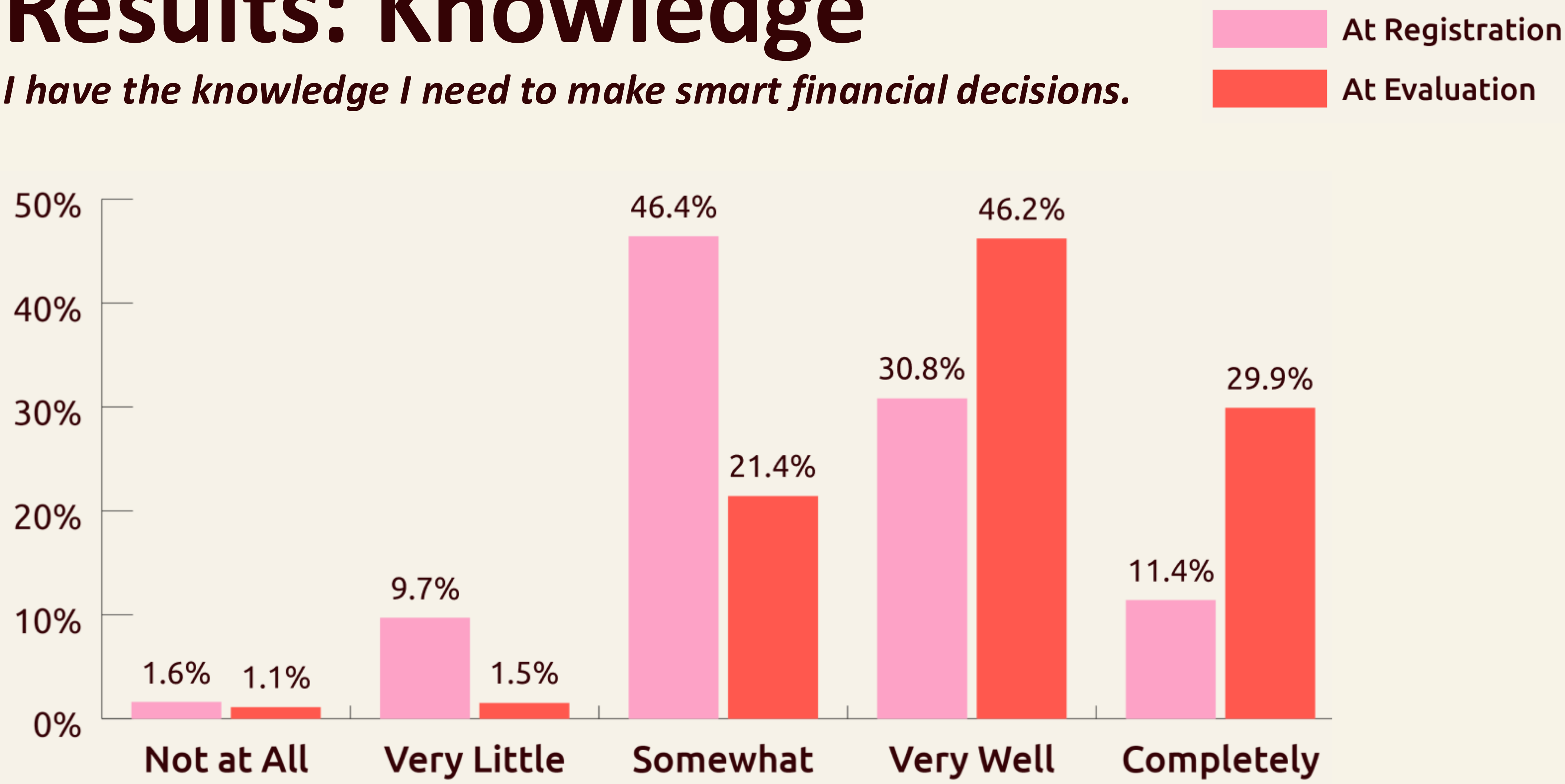


Results: Knowledge

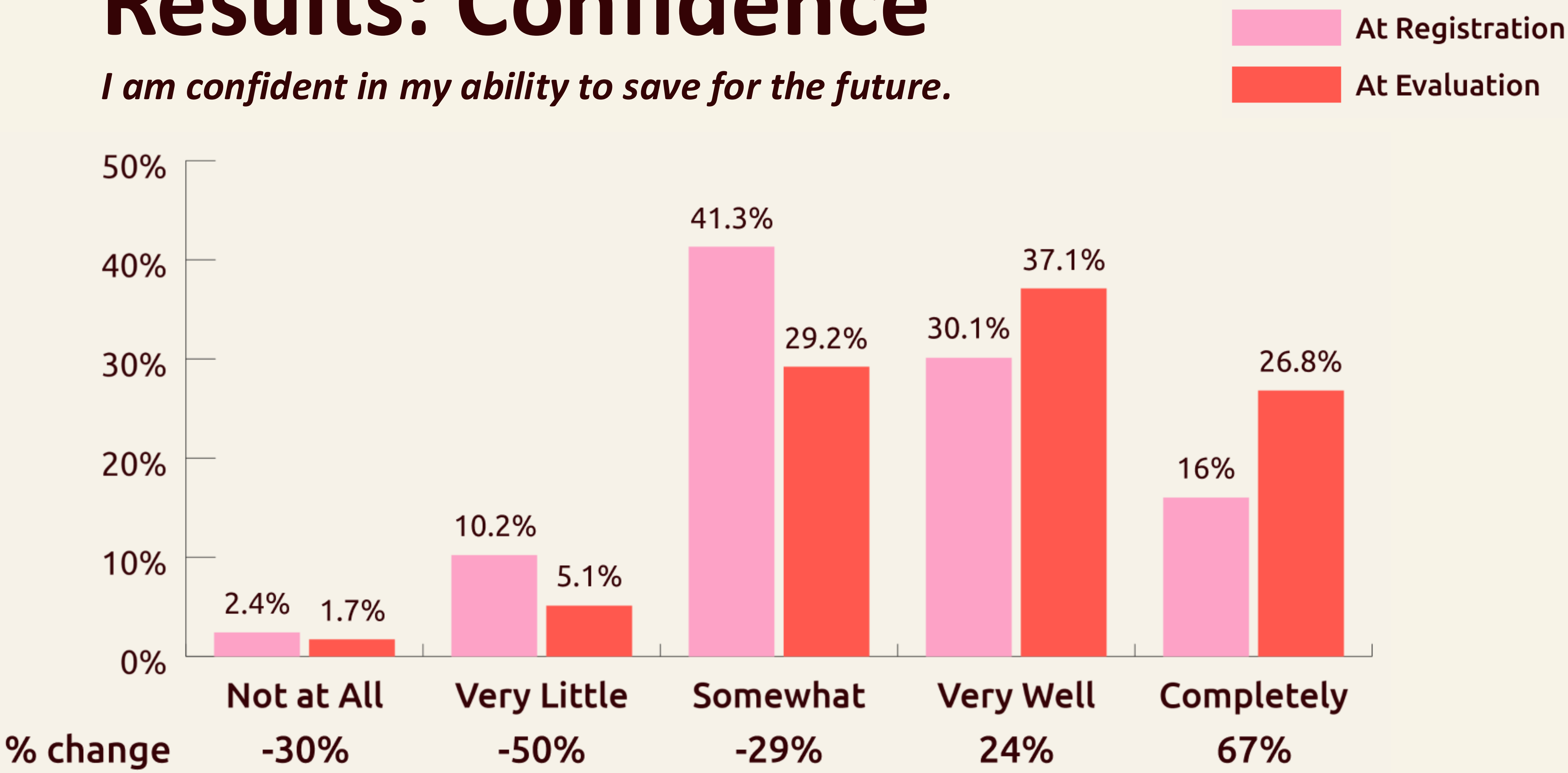
I have the knowledge I need to make smart financial decisions.



% change	-35%	-85%	-54%	50%	161%

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...

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