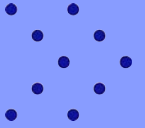


# Quick Start Guide

Your step-by-step guide to start your path to financial wellness



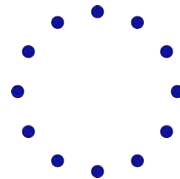


# Welcome to Origin, your free financial wellness benefit.

We've created a guide to make getting started with Origin easy.

## Getting started

Origin is the leading financial wellness benefit that empowers you to take control of your finances by connecting you with a professional financial planner and a tech-forward platform to effectively manage your money. This guide walks you through how you can get started with Origin on your path to financial wellness. Let's dive in!



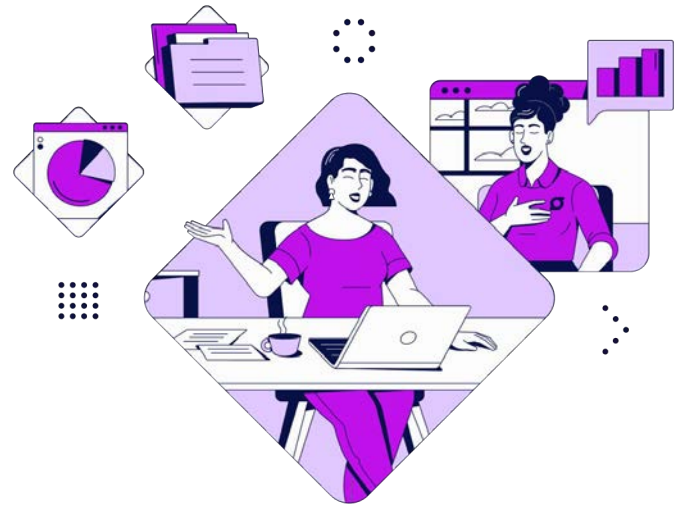
## Step 1: Create your financial profile

To begin organizing your finances with Origin, start by gathering information on your financial situation – including your current income, expenses, debts, assets, and liabilities. Whether you're managing your finances on your own or with a partner, Origin's platform can accommodate both single and dual-income households. Simply log into your Origin account, create your profile, and connect your financial accounts to get started.

We'll keep your information safe and secure:

- We use bank-level security measures to ensure your information is encrypted and protected
- Origin cannot transact in your accounts, you are in complete control
- We anonymize your data, so our team doesn't have access to the details of your information
- We value your privacy and keep all information confidential, we won't share anything with your employer

[Use Origin](#)

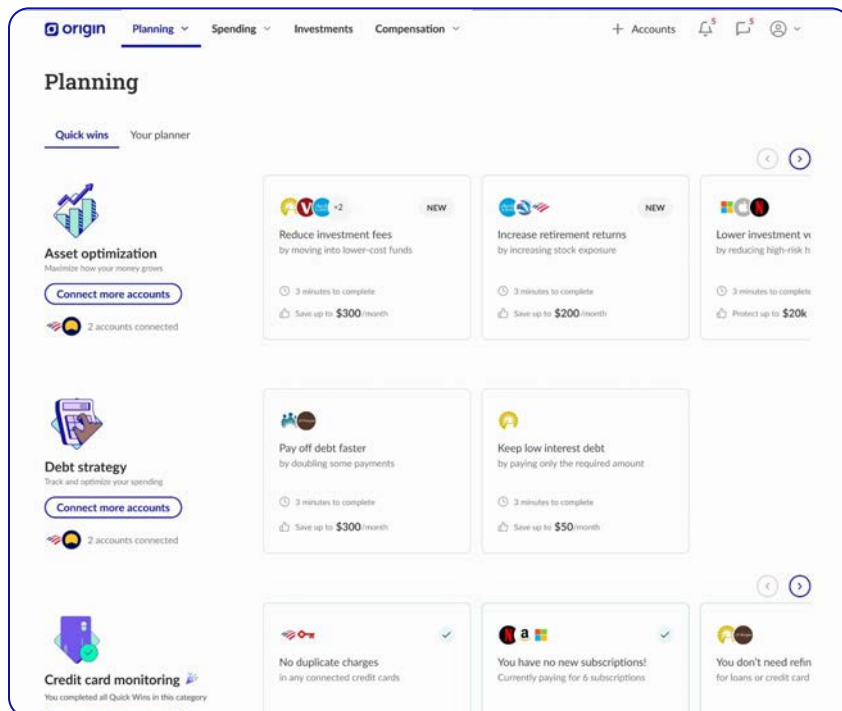


## Step 2: Set your goals

Identify your financial goals; your planner will help you create a plan to reach them. Consider savings goals, investment goals, and debt repayment goals. If you have a spouse or partner, it's important to include them in the process. Setting financial goals together can help avoid misunderstandings and conflicts related to money, and create shared responsibility.

## Step 3: Review your quick wins

You don't have to wait to meet with your planner to start making financial progress. Review the "Quick Wins" feature on the Origin platform for personalized recommendations to start saving money immediately.



## Step 4: Meet with your dedicated planner

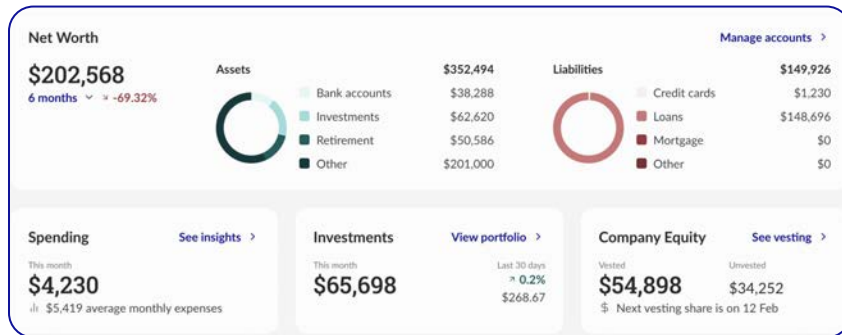
Schedule an initial meeting with your planner to review your financial profile and set the foundation for your engagement. Together you'll establish your financial goals and objectives, which will help your planner create a customized plan to help you reach your goals.

During the second meeting, your dedicated planner will present you with a comprehensive list of detailed recommendations and assist in putting the recommendations into action. Our team of comprehensive planners are here to provide guidance across all the areas of finance, including:

1. General principles of financial planning (budgeting, saving, debt management, etc.)
2. Investment planning (including equity planning)
3. Estate planning
4. Income tax planning
5. Insurance planning
6. Retirement planning

## Step 5: Put your financial plan into action

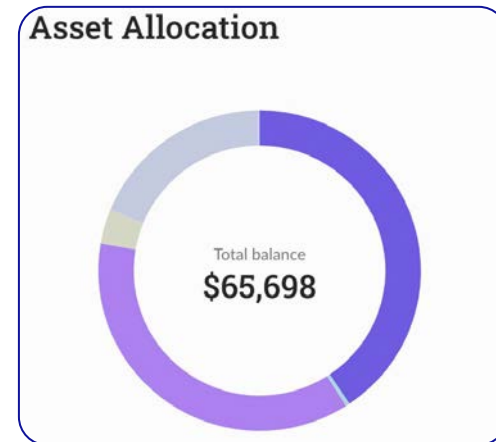
The [Origin platform](#) is a single place in which you can manage all the pieces of your financial picture on a recurring basis. The following are key features you'll want to visit right away:



**Financial Plan** - A visual roadmap of the recommendations prepared for you by your dedicated planner. Review your recommendations, start to complete the immediate actions, and track your progress.

**Budgeting** - Once you connect your spending accounts, Origin will create your budget for you! You should review your proposed budget and make adjustments until you're comfortable with your target budget. Revisit your spending month-to-month, to track your progress sticking to spending targets and reaching savings goals.

**Investments** - Review your total investment makeup to ensure you're properly diversified. Compare your portfolio performance to market benchmarks to see if you're on-pace with the US and International stock and bond markets.



## Step 6: Monitor your progress

Your financial plan is dynamic and should react to changes in your financial life. We recommend that you check-in with your planner at least annually to keep your planner informed of material changes so they can adjust their recommendations for you. You can send your planner a chat message inside your Origin account, or schedule a follow-up meeting when you need it!

It's a good idea to review your Origin dashboard and money insight tools on a frequent basis to understand your cash flow, saving and investment progress, and changes in trends.



origin

Use the QR code to download the Origin Financial Mobile app to view your essential financial information

Want to learn more? Attend a live informational session.

[Register here](#)

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### Message your planner ⓘ

Please be detailed and specific. Our planners usually respond within 48 hours.

Your Origin Planner

**Jane Planner**  
More about Jane

#### Jane Planner's notes for you

Hello Jill! You are in great shape to make progress on your goals. I enjoyed hearing about your plans to build your emergency savings, save for an upcoming wedding, and make progress toward your retirement savings. I have built your plan with these goals in mind. Remember that as you go about implementing these recommendations that I am here to help. You can schedule a video meeting with me at anytime, or send a message through the Origin app. Keep up the great work!

[Schedule meeting](#)

[Message Jane](#)

ting schedule. You don't own  
ptions or stock units from your  
until the vesting period is  
vesting schedules contain a  
means that zero options or  
vest until you hit a specific

9:28

your current company, your  
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rear cliff. By using our equity  
t tool, you'll see that you  
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9:29

9:29 AM Thanks, Jane!

March 01, 2022

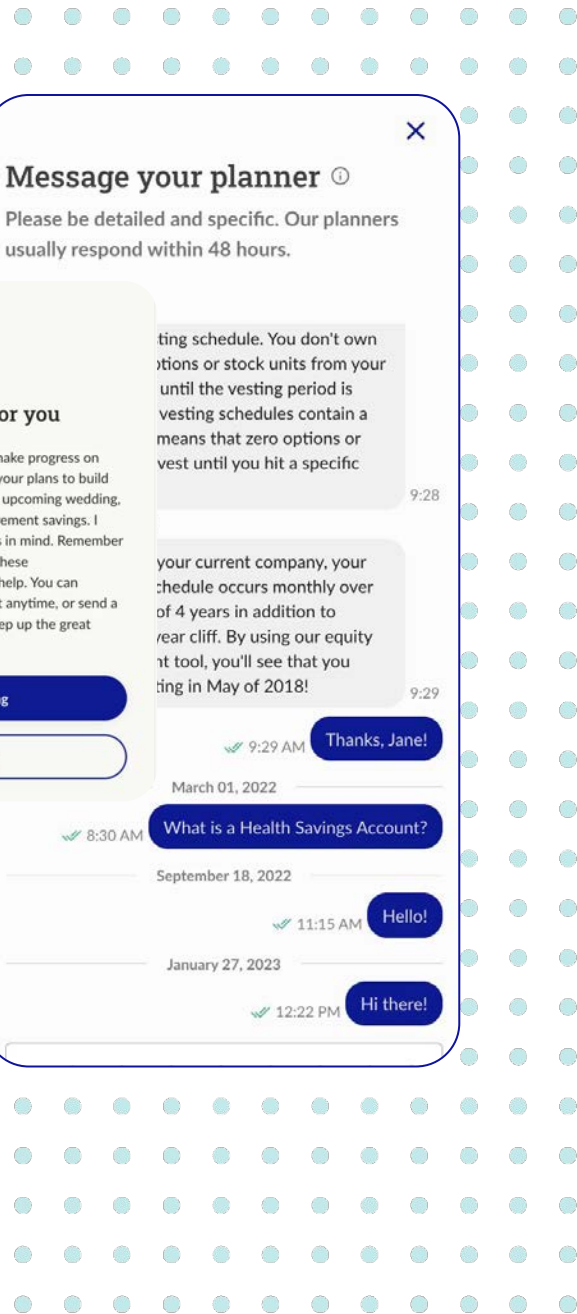
8:30 AM What is a Health Savings Account?

September 18, 2022

11:15 AM Hello!

January 27, 2023

12:22 PM Hi there!





Make money moves