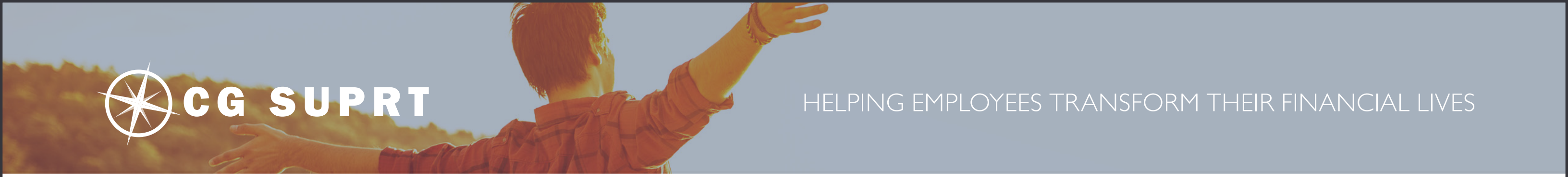


CG SUPRT FINANCIAL LIFE-CYCLE SERIES

PERSONAL FINANCIAL WELLNESS EDUCATION

CG SUPRT presents the financial Life-Cycle Series for the U.S. Coast Guard. This series is designed to address each phase of the careers of active duty, reserve members, civilian employees and their families. It provides both short-term and long-term financial guidance, resulting in healthy, sustainable financial wellness.

STAGE I: INTRODUCTION TO LIFE-LONG PERSONAL FINANCIAL HABITS

The three classes in this first stage introduce ten personal financial habits of financially successful people. They address challenges typically encountered in the first five years of an individual's career.

- Class 1: Understanding Your Income, Managing Your Spending, & Avoiding Big Mistakes
- Class 2: Managing Debt & Keeping Good Credit
- Class 3: Building a Foundation for Your Financial Future

STAGE II: PLANNING, PRIORITIZING, & PROTECTING YOUR FINANCES

This stage has two classes that address financial challenges typically encountered in the middle of one's career. These challenges may include circumstances like growing families, debt obligations, and career responsibilities.

- Class 1: Balancing Life & Finances in the Middle of Your Career
- Class 2: Building a Foundation for Career Advancement & Retirement

STAGE III: HOW TO PLAN FOR CAREER TRANSITIONS & RETIREMENT

The two classes in this stage address planning for retirement and/or transitioning into civilian life. Even if you got a late start planning your retirement or career transition, these classes will help you get on track.

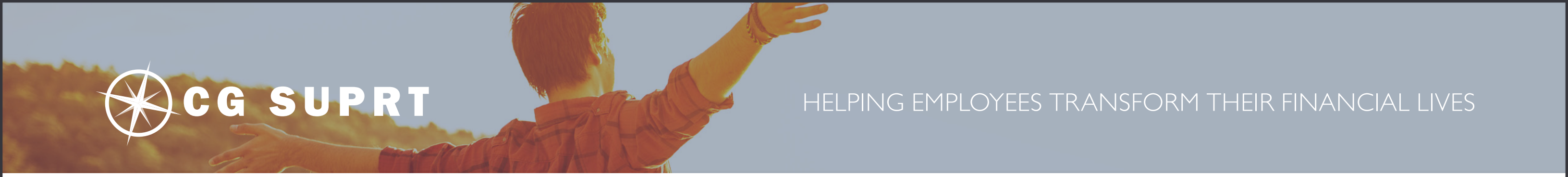
- Class 1: Assessing Your Financial Wellness & Preparing for Career Transitions
- Class 2: Defining & Sustaining Your Retirement Lifestyle

YOUR FINANCIAL WELLNESS PROGRAM

In between stages, individuals receive continued support to improve their finances by taking advantage of the CG SUPRT Financial Wellness program features, such as:

- Working with a personal Money Coach for FREE
- Timely webinars and on-site classes
- Access to hundreds of financial tips and articles

  855-CG SUPRT (247-8778)



FREQUENTLY ASKED QUESTIONS

What is the Personal Financial Wellness Program? The sole purpose of the CG SUPRT Personal Financial Wellness Program is to help individuals and their families overcome financial challenges they may be facing and to accomplish financial goals. Unlike other financial programs, this program provides customized solutions based on each individual's personal circumstances, and combines one-on-one coaching, website resources, and educational classes to help individuals and their families achieve financial peace of mind.

What is different about the standard financial classes available through CG SUPRT vs. the Life-Cycle Series? Standard financial classes present helpful information on a singular topic and do not offer support materials, while the Life-Cycle Series covers a wide range of essential topics specific to the stages of a person's life and career.

How do I order a class? Contact your PFMC.

What is the lead time for delivering an on-site class? The lead time necessary to schedule and deliver an on-site class is 5 to 6 weeks.

Are Life-Cycle Series classes available on demand? Web-based recordings of classes provided through the Life-Cycle Series can be made available upon request through your PFMC.

Where can I access all of the workbook materials? Electronic delivery of any Life-Cycle class materials will be provided to site contacts at any location ordering a Life-Cycle Stage.

What benefits are available after the Life-Cycle Series? After completing any stage or class in the Life-Cycle Series, individuals have the opportunity to work one-on-one with their own personal and confidential Money Coach. For more information on what is included, see the FAQ Guide.

IMPLEMENTATION RECOMMENDATIONS

People should attend a training session where they experience all of the classes in a particular stage. Each stage has an accompanying workbook to help remind them of everything they learned. Given this recommended approach, the learning sessions would require the following time frames:

Stage I: Three classes over a three hour time frame
Stage II: Two classes over a two hour time frame
Stage III: Two classes over a two hour time frame

We do not recommend that people experience the series one class at a time. The classes are grouped into three stages so attendees can learn interrelated habits that are best developed together.

