

# WORK - LIFE - MONEY BALANCE

We can help you achieve it.



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**You want to make the most of your money, but where do you start?** Thanks to your employer, you have Francis to help. Our company-sponsored financial wellness benefit connects you with down-to-earth Financial Planners who educate, advise, and coach – without any hidden sales angles. You get the financial help you need on any money matter, including investments and taxes, within the safety of a confidential, judgment-free environment. There are no per session copays, so you can meet with a planner as often as you wish. The cost for these education and planning services are included in the fees charged to the plan.

## Your Francis Financial Planner can help you:



### Take Charge and Defeat Debt

- Create a complete, goal-based financial plan
- Build an emergency fund
- Develop a budget you can live with
- Organize your finances
- Make use of your employer benefits, including 403(b)s and HSAs



### Build Wealth

- Make investment decisions inside and outside your workplace retirement plan
- Determine if pre-tax or Roth is right for you
- Explore tax planning strategies
- Invest in Individual Retirement Accounts
- Understand deferred comp. and ESOP plans
- Get help with your partner's accounts, too



### Plan It Forward

- Plan your money forward with wills, trusts, and beneficiary elections
- Develop a protection plan for your family's finances



### Transition to Retirement

- Create an income plan for retirement
- Make the most of Social Security
- Understand health care needs in retirement, including Medicare

## VISIT YOUR PARTICIPANT PORTAL

Learn more about Francis' financial wellness services by visiting us online. You'll find information on upcoming events, financial tools and calculators, live webinars, money videos, our blog, individual financial planning sessions, and more!

[FrancisWay.com/Marquette](https://FrancisWay.com/Marquette)

## LOGIN TO THE MOBILE APP

The free Francis mobile app allows you to: (1) direct message your Financial Planner, (2) schedule a financial planning session, (3) discover your top five money priorities with the Money Advice Planner (MAP) Assessment, and (4) learn about money topics important to you.

To download the free app, visit the Apple App Store or Google Play store and search for: *Francis LLC*.

## 2025 LIVE WEBINARS WITH FRANCIS

Attend a live webinar to learn about the money topics that are important to you and your loved ones. All sessions begin at 12:00 PM, 2:00 PM, and 4:30 PM (CT). To register, visit your participant portal and click on “Live Webinars.” Webinar recordings will be available in the “Learning Library” following the live event.

January 23	Mid-Lifers Money Playbook	July 8*	Building Wealth for Hispanic Households
February 19	Understanding Social Security	August 13	Why is Everyone Talking About Health Savings Accounts (HSAs)?
March 3	Values-Based Investing	September 9	Gen Z-conomics
April 7	5 Tips for First-time Home Buyers	October 14	Retiree Health Insurance
May 8	How To Turn Your Retirement Account Into Income	November 5	Tax Law Changes that Affect You
June 10*	Why Saving Roth May Make Sense	December 17	Financial Trivia

\*These courses will be presented in Spanish at 4:30pm (CT).

## GET CONNECTED

### ACCESS YOUR RETIREMENT ACCOUNT



Visit: [tiaa.org/public/tcm/marquette](https://tiaa.org/public/tcm/marquette)  
Call: 800-842-2252  
Download: TIAA's App

#### TIAA can assist with:

- Understanding annuity options
- Navigating the participant website
- Reviewing plan details

### GET FINANCIAL ADVICE



Visit: [FrancisWay.com/Marquette](https://FrancisWay.com/Marquette)  
Call: 866-232-6457  
Download: Francis's App

**Francis** is a nationally recognized expert advisor to the employer retirement plan marketplace. Our philosophy, the Francis Way, is driven by our sincere desire to develop personal relationships with employees of all income levels, providing them financial advice within a sales-free environment, and helping them achieve Work-Life-Money Balance. Our financial wellness services help organizations take care of what matters most: their people.