

Unbiased Retirement & Lifetime Financial Planning for Employees

OMYEN Financial Planning Solution for Employees

More and more employees are looking to their employers for help with the planning for retirement and other important financial goals. OMYEN Corp's unique and engaging financial planning technologies and services are used by employees to effectively manage their personal finances:

- **OMYEN's Financial Planning Technologies for Employees Include**
 - Personal Financial Index® for a quick financial health check up and financial health score
 - Personalized financial plan that includes retirement, emergency fund, budgeting, major purchases, insurance, executive compensation, estate & taxes, and college education for children
 - Optional portfolio allocation across major asset classes based on risk profile and time horizon
 - Optional portfolio allocation across plan specific investments (working with plan advisor)
- **OMYEN's Support Services (Optional) for Employees/Plan Participants Include**
 - One on one on-site consultation
 - Seminars/webinars for groups of employees

Benefits to Employees

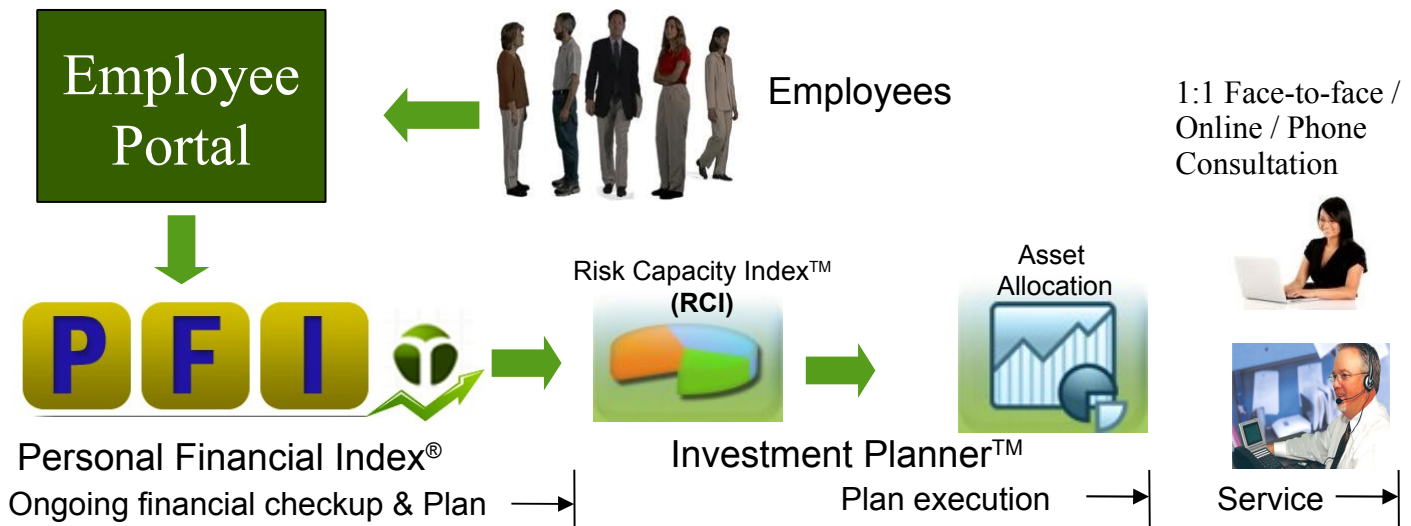
- Quick & ongoing 360° financial checkup
- PFI Score – akin to a credit score
- Personalized financial plan

Benefits to Employers

- Improved ERISA compliance
- Improved employee productivity, retention, and loyalty
- Valuable benefit in current economy

Benefits to Financial Advisors

- Engaged plan participants in planning
- Scalable 1:1 planning
- Expanded service including optional plan and employee specific allocations
- Integrated workflow for advanced planning



OMYEN Technology

- › Easy access, anywhere, anytime, via most devices including hand-held
- › Product independent – OMYEN does not offer advice, sell products or manage assets
- › Reviewed by Financial Regulation Authority (FINRA)
- › Open architecture and rules based configuration
- › Secured encrypted communication
- › Privacy protection
- › SAS 70 certified data center

Incorporate OMYEN Services Into Your Benefits Program:

- › Seamless upload of employees data and creation of accounts
- › Communication and administration portal and communication templates for HR/Benefits executives
- › Customized resources page and dedicated support email box for large employers
- › Direct launch from employee portal
- › Optional integration with plan record keepers
- › Optional integration with other service providers
- › Marketing and communication support



If you would like more information on how we can make a difference in your employees' health and wealth or would like to schedule a full demonstration, please contact us....

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OMYEN, a recognized innovator of intuitive and affordable technologies, helps employees effectively manage their personal finances and healthcare costs. OMYEN's advanced financial planning and marketing technologies are used by financial advisors to efficiently serve their clients. OMYEN's unique products include the Personal Financial Index[®], Investment Planner[™], Wealth Planner[™] for advanced financial planning, Healthcare Cost Planner, Retiree Healthcare Planner[™] (industry's first retiree healthcare planning capability). For more information, visit <http://www.omyen.com>.