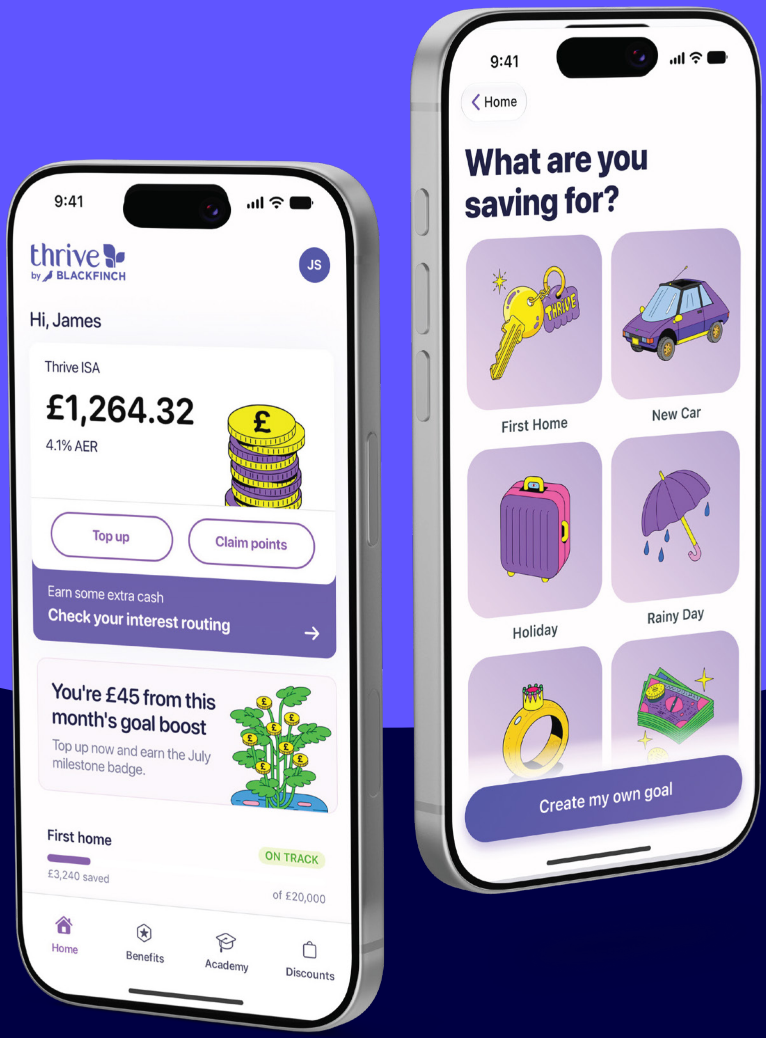
thrive



From money questions to practical action.

Financial coaching, Thrive Academy and the next phase of personalised financial wellbeing support.

1:1 Coaching

Private human guidance that helps people turn information into next steps.

Thrive Academy

Bite-sized learning for real-life money questions, available when needed.

Personalised Journey

Upcoming check-ins, recommendations and nudges designed to keep support relevant.

THE PROBLEM

Financial stress is already on your books.

It doesn't stay at home. Financially stressed employees are less focused, less productive, and more likely to leave – **and it's costing you whether you're managing it or not.**

30%
of employees say financial stress affects their performance at work
CIPD

76%
of UK organisations link financial stress to absence
PwC

Financially stressed employees are
2x more
likely to be job hunting
CIPD / Deloitte

Managers spend
4.2 hours a week
managing unplanned absence
Thrive HR Research

For a 100-person company, that's roughly **£37,500 a year in lost productivity alone** before you count absence, management time and turnover.

The missing middle

Thrive is designed to help people act before financial pressure becomes a real problem.

Information
Articles, calculators and webinars help people understand a topic.

Financial Coaching
A human conversation helps someone apply information to real life.

Specialist Support
Regulated advice or EAP support is there when the need is different.

Thrive is built by Blackfinch Group which has 30+ years of experience in UK financial services, and has 500+ partner firms. That means employees get access to genuinely regulated advice and qualified coaches.

AVAILABLE NOW

Financial coaching: human guidance with momentum.

Confidential 1:1 support that helps employees understand their finances, decide what matters and build practical next steps without being sold a product.

Alina P. Burlacu is an award-winning financial coach with 20+ years' experience in financial services. Combining financial expertise with professional coaching, she helps employees understand their finances, explore their options and take practical next steps with greater confidence.

Her supportive, confidential and non-judgemental approach makes money feel easier to talk about - without jargon, pressure or the need to have everything figured out first.

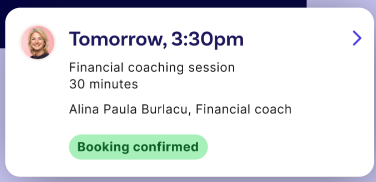
Expertise you can trust

- 20+ years' financial services experience
- Diploma in Financial Planning (DipPFS), Level 4
- Professional Financial Coaching Certification

PFS Education Champion of the Year 2023/24

Chair, Insurance Institute of London Financial Planning Committee

Founder of Healthy Money Mind®



"You don't need to have your finances perfectly organised before we talk. Sometimes the starting point is simply, 'I don't know what to do next.' ***Together, we can turn uncertainty into clarity and find manageable next steps that work for you."***

The coach does not take control. They help the employee take it.

Book in the app

Employees can choose a suitable time and access support directly.

Talk it through

Bring everyday questions about cashflow, debt, saving, pensions or life-stage decisions.

Build a practical plan

Break the challenge into realistic next steps that fit the employee's circumstances.

Follow through

Leave with clearer priorities, greater confidence and a route to keep moving.

AVAILABLE NOW

Thrive Academy: Practical learning for real-life money moments.

Bite-sized written and video content gives employees a trusted place to start, return and learn at their own pace.

Written and video learning

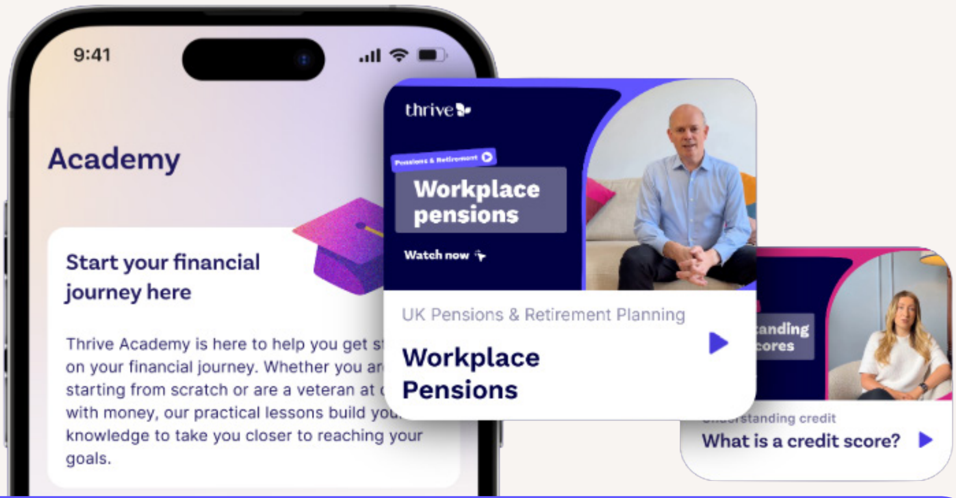
Different formats give employees more than one way to understand a topic.

Available at moments that matter

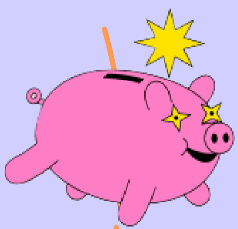
Employees can learn when a life event or money decision makes the subject relevant.

Built for the whole workforce

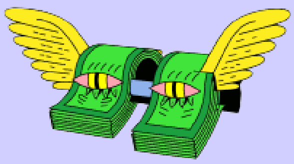
Education can reach far more people than one-off workshops or coaching alone.



Academy builds knowledge. Coaching helps people apply it.

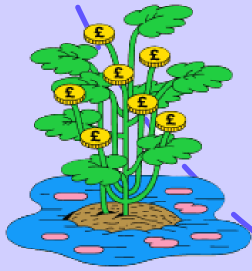


Employees shouldn't need to understand the financial-services ecosystem to find the right kind of help. Thrive's proactive approach makes it easy and addresses money worries before it starts showing up in attrition and absence.



Always-on education you can trust.
The Academy is built in partnership with Independent Financial Advisers and Blackfinch Group.

UPCOMING ROADMAP



From check-in to the next useful action.

By combining initial assessment with configurable pulse surveys, Thrive is designed to understand each employee's needs, guide them towards relevant support and track how their financial wellbeing changes over time.

1: Establish a baseline

When employees first access Thrive, they complete a financial wellbeing assessment covering their financial confidence, knowledge and current needs.

2: Identify individual needs

Their responses create a personal financial wellbeing score and highlight the areas where they may need greater knowledge, confidence or support.

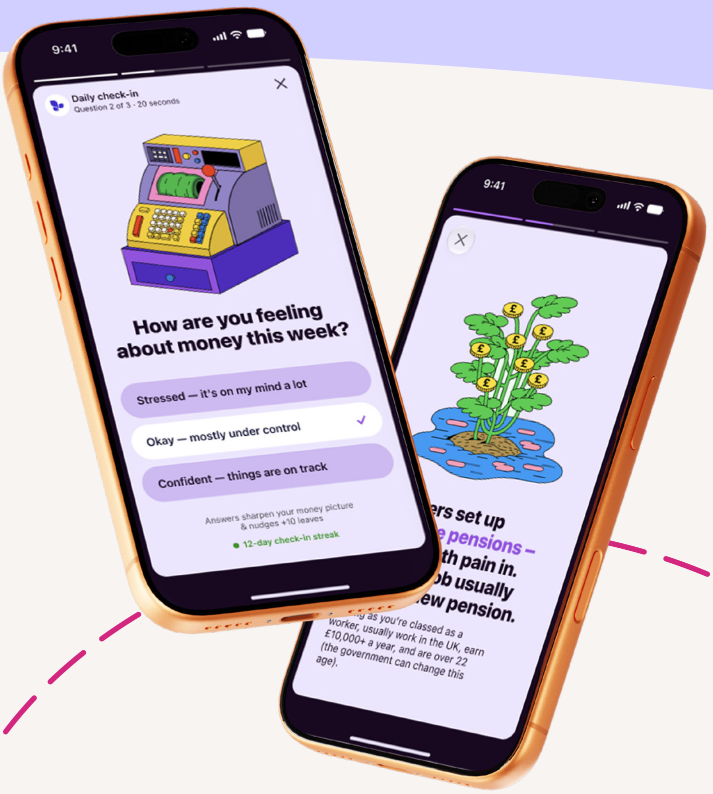
3: Guide the next action

Based on their results, employees can be directed to relevant Academy content, practical tools or financial coaching – rather than being left to find support themselves.

4: Track progress over time

Short pulse surveys keep the picture current. As an employee's responses and score chamge, the support recommended to them can change too.

Questions are planned to be inspired by the Money and Pensions Service and shaped with financial coaching expertise.

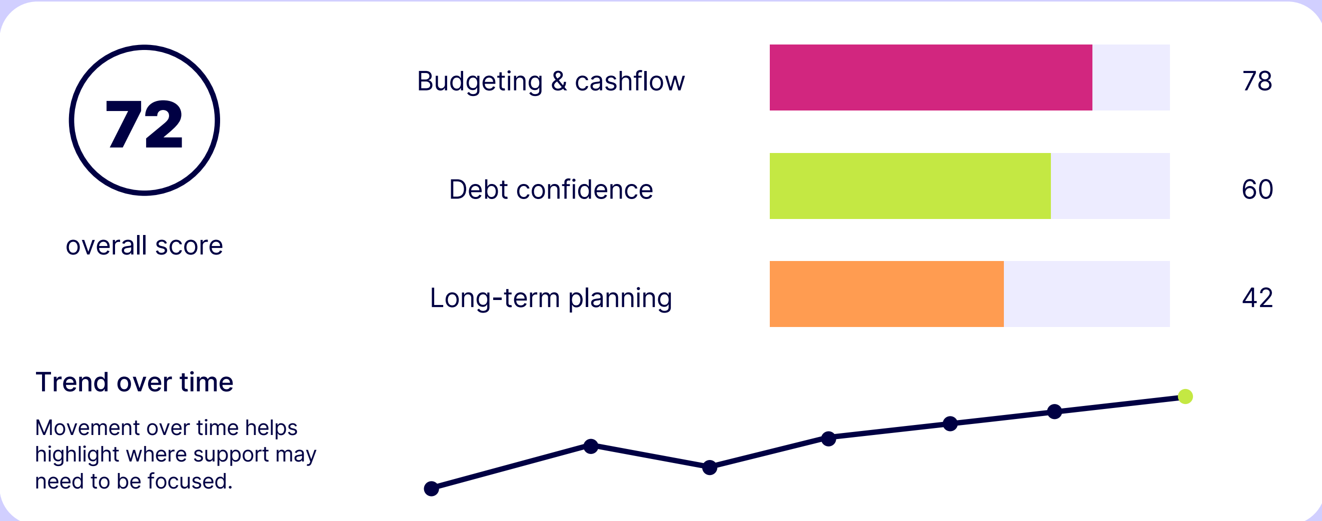


UPCOMING REPORTING

Personalised for employees. Measurable for employers.

Anonymised workforce data is intended to **give employers an overall financial wellbeing score, reveal common areas of need and show movement over time** – while keeping every employee's individual answers private.

Anonymised Workforce View



Anonymised workforce insight
See company-level financial wellbeing scores, common themes and movement over time without exposing individual answers.

Privacy protected
Department-level insight is only shown when there are enough responses to protect employee anonymity.

Configurable pulse surveys
Choose frequency and themes of pulse surveys, with the option to add a small number of custom, unscored questions.

Better-targeted support
Use workforce insight to identify where financial education, communications and coaching may need to be focused.

Future personalised journeys
Longer-term development could connect employees with relevant workplace beenfits, introduce gamified engagement and support broader financial goals.

From standalone support to a measurable financial wellbeing system

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Company no. 13734526. Thrive is not authorised to provide financial advice.