

Solution Provider Profile

BrightPlan



Company At-a-Glance

2016
Year Founded

<100
Number of Employees

100+ Million
Total Users

Website
www.brightplan.com

Name of Product/Services Offered	BrightPlan Financial Wellness Solution
Headquarters	Boca Raton, FL
Geographic Coverage	Global (US-based enterprise employers)
Top Customers	Salesforce, Southern Company, Samsung, Pitney Bowes, Stripe, Ellucian, TriNet, Pure Storage, Bread Financial

BrightPlan

Overview and Value Proposition

BrightPlan is an enterprise financial wellness platform designed to help employees make better financial decisions while giving employers greater visibility into the financial health of their workforce. The solution combines digital financial planning, an AI-powered coach, access to certified financial planners, structured behavioral programs and employer-facing analytics in one integrated experience.

BrightPlan addresses a persistent gap in traditional benefits strategies. Many employers have invested heavily in retirement plans, health benefits and general wellness programs, yet employees continue to struggle with debt, emergency savings, benefit decisions, unexpected expenses and major life transitions. These issues often affect focus, productivity, engagement, health and retention long before they become visible to the organization.

The platform is built to serve employees across different income levels, career stages and levels of financial confidence, and where regulatory nuances differ by country. Its mobile-first experience provides personalized guidance based on an employee's goals, linked accounts, employer benefits and financial education history. When an employee needs or prefers human support, certified financial planners are available without session limits and enter the conversation with context already available through the platform.

For employers, BrightPlan provides anonymized, aggregated workforce analytics that can reveal financial stress patterns, benefit comprehension gaps, rising debt, 401(k) loan risk and other signals. This enables HR and benefits teams to move beyond program participation metrics and toward a more strategic understanding of workforce financial resilience.

Founded in 2016 and headquartered in Boca Raton, Florida, BrightPlan has scaled to support more than 9.2 million employees across 50-plus countries, advising on \$7.6 billion in assets. That growth has accelerated, not leveled off. The company's most recent investment, from Riverside Acceleration Capital alongside existing investors, points to BrightPlan's AI capability, partner relationships and multilingual global reach as the reasons behind backing its next stage of expansion.

Modules & Features

Descriptions

Personalized Financial Planning

Employees can connect financial accounts, clarify personal goals, model decisions and view their financial life through a unified experience.

AI-Powered Financial Coaching

BrightPlan's AI coach uses known employee context and employer benefits to provide proactive, personalized guidance rather than relying only on reactive question-and-answer interactions.

Unlimited Access to Certified Financial Planners

Employees can engage qualified in-country qualified professionals without session limits, commissions or product-sales incentives.

Structured Behavioral Programs

BrightPlan combines digital interactions, planner conversations, education, group sessions and behavioral support into defined experiences designed to improve financial resilience.

Benefits Navigation

The platform helps employees navigate, understand and incorporate employer-sponsored benefits to progress their financial goals.

Modules & Features

Descriptions

Employer Analytics

HR and benefits leaders receive anonymized, aggregated insights into workforce financial needs, emerging risks and program to drive people strategies that support organizational goals.

Global Reach

BrightPlan supports enterprise workforces across countries and can pair digital tools with live, in-country advisor support.

Confidential and Independent Guidance

Employee discussions and financial information remain private.

Integrated Digital And Human Model

Many financial wellness providers emphasize either self-service technology or advisor access. BrightPlan combines both, supported by structured programs and employer analytics.

Context-Aware AI

The AI coach can draw on linked accounts, employee goals, employer benefits, investment positions and prior education activity to deliver more relevant guidance.

Unlimited Planner Access

Employees can move from digital coaching to a human advisor without session limits, reducing friction for individuals with complex needs.

Population-Level Workforce Intelligence

Employers gain visibility into anonymized financial health patterns rather than relying only on utilization rates or satisfaction surveys.

Modules & Features

Descriptions

Behavioral Design

The platform is designed not only to educate employees but also to move them toward action, improved habits and measurable financial outcomes.

Enterprise Scalability

BrightPlan supports large, global employers and is positioned to serve varied employee populations across multiple countries and life stages.

Outcome Orientation

BrightPlan connects financial wellness to metrics such as emergency savings, retirement readiness, benefit utilization, employee retention and financial resilience.

Enterprise Security, Privacy & Compliance

BrightPlan emphasizes enterprise-grade security and governance through SOC 2 Type II and ISO certifications, alignment with the NIST Cybersecurity Framework, GDPR support, and privacy-by-design principles. As a Registered Investment Advisor (RIA), the company also operates under a fiduciary responsibility that reinforces trust and accountability in managing sensitive financial information and is regulated by the SEC in the United States.

Fiduciary Guidance

Brightplan is a fiduciary, meaning all of its content, advisors, digital platform and AI are only focused on each employee's best interests and path to financial success. Data is protected and never sold, there aren't any products or services BrightPlan sells to employees, and advisors are compensated by salary rather than commissions or product incentives.

AI Coach

BrightPlan's Financial Wellness Coach is a closed-AI system, trained on nearly a decade of proprietary fiduciary content, not scraped from open internet sources. Because it already knows an employee's linked accounts, goals, investment positions, employer benefits and financial education history, it offers proactive, personalized guidance instead of reactive question-and-answer exchanges, calibrating its tone to whether an employee is navigating acute financial stress or planning from a position of stability.

Use cases include:

- Understanding an employee's current financial goals and tracking progress against them.
- Surfacing tax resources relevant to an employee's specific situation.
- Retirement contribution guidance tied to an employee's actual 401(k) balance and contribution rate.
- Insurance guidance and recommended next steps based on linked accounts.

Employer Data Insights

The AI Coach also gives HR teams aggregated, anonymized data that reveals the true pulse of a workforce, broken down into segments without relying on survey cycles. A sudden spike in questions about a benefit change or retirement readiness signals HR teams to act in real time without waiting for the next engagement survey cycle.

Use cases include:

- Identifying when a benefit change is driving employee anxiety, before it shows up in attrition data.
- Tracking spikes in retirement-related questions to time communications and resource pushes.
- Benchmarking financial wellness engagement against utilization of other employer benefits.
- Informing DEIB and special-interest program design (Military, Generational, Executive) with real usage data.

Screenshots: **Provided by BrightPlan**

Figure 1: Impact of Financial Wellness



Screenshots: Provided by BrightPlan

Figure 2: My Life

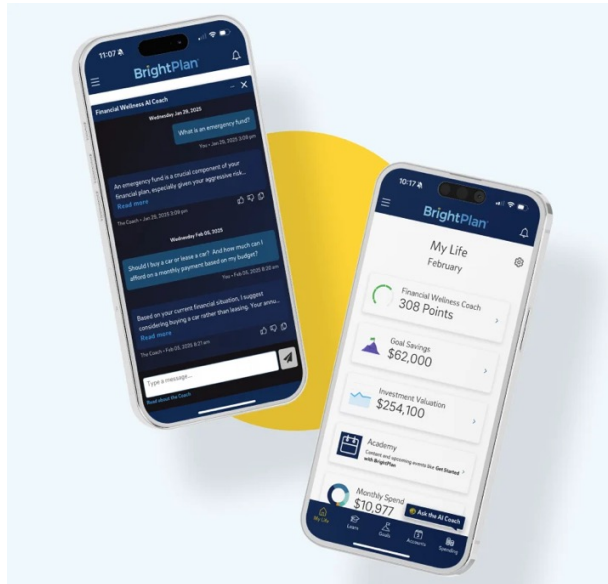
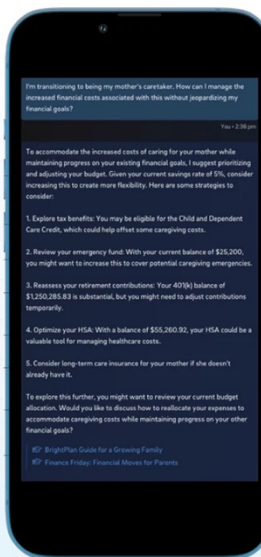


Figure 3: AI Coach

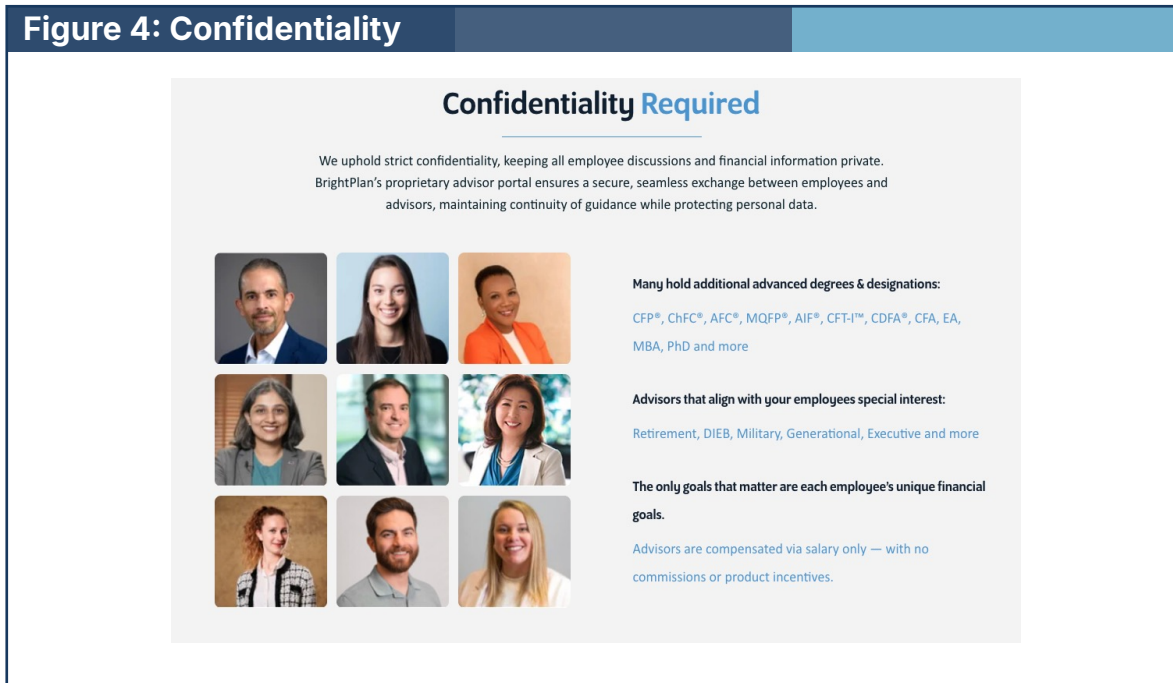
Just Ask Your AI Coach

- Understands My Current Goals
- Tax Resources
- Financial Goal Guidance
- Retirement Contribution Guidance
- Resource Advice
- Insurance Guidance
- Recommended Next Steps
- Additional Education



Screenshots: **Provided by BrightPlan**

Figure 4: Confidentiality



Analysis by Brandon Hall Group™

Situational Analysis

Financial stress has become one of the most consequential and least-visible threats to workforce productivity.

Financial stress has become one of the most consequential and least-visible threats to workforce performance. Employees are managing inflation, higher living costs, debt, healthcare expenses, caregiving responsibilities, retirement uncertainty and anxiety about how AI and workforce transformation may affect their jobs. These pressures do not remain outside the workplace. They influence attention, decision-making, attendance, health, engagement and an employee's willingness to stay with the organization.

Most benefits strategies were not designed to address this reality. Employers have historically emphasized retirement plans and long-term savings, while short- and medium-term financial needs received less attention. A strong 401(k) match is valuable, but it does little for an employee who lacks emergency savings, is carrying high-interest debt or cannot confidently navigate healthcare and insurance decisions.

The financial wellness market has also matured. Employers are increasingly moving beyond the question of whether financial wellness matters and are asking which solutions can engage employees, personalize guidance, protect confidentiality and demonstrate measurable value. This shift favors providers that combine technology, human expertise, behavioral design and workforce analytics rather than offering isolated education or point solutions.

The market for financial wellness solutions has matured quickly.

Two to three years ago, employers were still asking why financial wellness mattered. Today, most are arriving with established budgets and a mandate to select a solution. The question has shifted from whether to invest to which partner can deliver measurable, lasting outcomes at scale.

Challenges to the Business

Financial stress remains largely unaddressed as a foundational driver of employee well-being.

Despite years of wellness spending, most organizations still haven't named financial stress as the root cause it is. Physical and mental health programs run into a hard ceiling when the underlying pressure on an employee is financial: No amount of meditation-app usage offsets a car repair bill an employee can't cover. Benefits built around 401(k) enhancements reach the slice of the workforce already stable enough to think about retirement, and leave early-career employees, anyone carrying debt and anyone in mid-life transition without a program that speaks to what's actually keeping them up at night. BrightPlan's Academy and AI Coach are built to reach that broader population directly, with guidance on budgeting, debt and emergency savings sitting alongside retirement planning as its own priority, not a footnote to it.

Employees also lack access to personalized, trusted financial guidance.

Generic education modules and static content libraries don't know anything about the person reading them, and plenty of employees would rather say nothing than admit financial stress to a manager, or even to a human advisor; the shame and the fear of professional fallout are real barriers, not hypothetical ones. HR teams are flying just as blind from the other side: they have almost no visibility into the financial health of their population, which means no early warning before financial stress shows up as disengagement or a resignation letter. BrightPlan tackles the trust problem directly. Its AI Coach discloses that it's an AI instead of pretending otherwise, and its advisors are paid a flat salary with zero commissions or product incentives, so there's no hidden reason to steer someone toward a particular fund or plan. On the employer side, its aggregated, anonymized data insights give HR the population-level visibility most benefits teams simply don't have today.

Benefits teams struggle to prove ROI on wellness spend, which puts renewal budgets at risk.

Finance doesn't fund goodwill line items forever. When a benefits leader can't connect a wellness program to a number finance recognizes, such as lower turnover, fewer 401(k) hardship withdrawals and reduced healthcare utilization, that program is often the first thing cut when budgets tighten. Most financial wellness vendors hand back engagement metrics like logins and session counts, which tell a CFO nothing about whether the program changed an outcome. BrightPlan reports ROI across benefit utilization, retirement timing, emergency savings growth and the retention gap between users and non-users, giving benefits teams a case they can defend in budget season instead of a story they have to hope survives on faith.

Implications for the Business

MARKET OPPORTUNITY



Enterprise employers with large, distributed and multi-generational workforces stand to gain the most from closing the gap between retirement-focused benefits and the short and medium term financial pressures employees actually face. Global organizations under pressure to prove ROI on wellness spend are the strongest fit for a comprehensive, outcome oriented approach.

THE CHALLENGE



Financial stress affects attention, decision making, health and retention long before it becomes visible to the organization, but most benefits strategies still emphasize long term retirement savings over debt, emergency savings and other near term needs. Employees are often reluctant to disclose financial difficulty and HR teams typically lack population level visibility into financial health, leaving stress to surface only after it becomes disengagement or turnover.

COMPETITIVE FRAMING



The realistic alternative for most organizations is a mix of generic financial education content, standalone coaching tools or session limited advisor access layered onto a broader wellness program. Point solutions can address a piece of the need, but they typically hand back engagement metrics such as logins and session counts rather than outcomes tied to retirement timing, emergency savings growth or retention.

IMPLICATIONS FOR BUYERS



Organizations evaluating solutions in this space should weigh how well a platform combines digital guidance with advisor access free of commissions or product incentives, whether reporting connects to outcomes finance recognizes rather than usage alone and how the solution supports data privacy and confidentiality across a global workforce.

The Results Are Already Documented

BrightPlan's own research puts a number on the exposure: financial stress costs U.S. employers a combined \$200 billion annually in lost productivity. Employers that proactively measure and address that stress through a structured financial wellness program, the kind BrightPlan is built to deliver, absorb less of that cost than those that treat it as background noise.

Questions to be Answered by the Business

1.

What is the measurable cost of financial stress to your organization today, including productivity loss, health care utilization, early retirement delays and voluntary turnover?

2.

How is your current benefits portfolio addressing short- and medium-term financial needs, not just long-term retirement savings, and what gaps exist?

3.

Do you have visibility into the financial health of your employee population at an aggregated, anonymized level, and are you using those insights to inform benefits design and workforce strategy?

4.

Are your HR leaders equipped to recognize financial stress as a root cause of performance and engagement challenges, and do they have the resources to address it before it becomes a retention issue?

5.

What metrics are you using to evaluate the ROI of your current financial wellness investments, and do those metrics capture outcomes such as retirement timing, emergency savings rates, benefits utilization, and retention?

BrightPlan as the Answer

1 **BrightPlan's differentiation is structural.**

The company does not treat financial wellness as a content library, a standalone coaching service or an employee self-service tool. It integrates personalized financial planning, context-aware AI, unlimited access to certified financial planners, structured behavioral programs and employer-facing workforce analytics into one system.

2 **The AI coach is central to the experience because it can use employee-specific context to provide proactive guidance.**

Employees do not have to begin each interaction by reconstructing their entire financial situation. The coach can connect goals, accounts, investments, employer benefits and prior education activity to recommend relevant next steps. Its value is strengthened by the ability to move seamlessly to a human advisor when the employee needs judgment, reassurance or support with a complex decision.

3 **BrightPlan's human-advisor model also addresses an important trust issue.**

Certified financial planners are available without session limits and are not compensated through commissions or product sales. This supports objective guidance and makes the employee experience feel less transactional.

4 The company's structured programs move beyond information delivery and focus on behavioral progress.

By sequencing digital guidance, planner conversations, group sessions and ongoing support, BrightPlan can help employees translate intention into action. The reported results from its Resolution Program, delivered across 50 countries, indicate the potential for measurable improvement in financial resilience.

5 For employers, BrightPlan's population analytics may be its most strategically important differentiator.

Anonymized insights into debt, retirement readiness, 401(k) loan risk, benefit understanding and other indicators can help HR teams identify emerging needs before they show up as disengagement or turnover. This positions financial wellness as a workforce intelligence capability, not simply an employee benefit.

Brandon Hall Group believes BrightPlan is well-positioned for organizations seeking a comprehensive financial wellness strategy that combines digital scale with human support. Its integrated model is particularly relevant for enterprise employers that need to serve diverse populations, connect financial wellness to broader employee experience and benefits strategies, and demonstrate measurable value over time.

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Shaping Excellence in the Future of Work

Our Vision

A world where every HR organization drives business transformation through human capital excellence.

Our Mission

To provide CHROs, CLOs, and workforce leaders with the intelligence, tools, and community they need to drive business transformation through human capital excellence.

What Organizations Gain

Organizations partner with Brandon Hall Group to:

- Make human capital decisions with greater confidence.
- Reduce risk in workforce transformation and strategic investments.
- Accelerate the execution of HR, talent, leadership, and learning initiatives.
- Build organizational capabilities that create lasting business value.
- Learn from proven practices of organizations recognized by the Excellence Awards Program.

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