

Solution Provider Profile

BrightPlan



Company At-a-Glance

2016 Year Founded	9M+ employees globally Total Users	Website www.brightplan.com
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Name of Product/Offered	BrightPlan Financial Wellness Solution
Headquarters	Boca Raton, FL
Geographic Coverage	Global (US-based enterprise employers)
Top Customers	EY, Optum, Salesforce, Southern Company, Samsung, Pitney Bowes, Stripe, Ellucian, TriNet, Pure Storage, Bread Financial

BrightPlan

Overview and Value Proposition

BrightPlan is redefining financial wellness with unmatched personalization through a mobile-first experience that empowers employees, wherever they are, to take control of their financial future. From AI guidance to live, in-country advisors, we help employees achieve lasting success.

For employers, BrightPlan delivers powerful global insights to proactively address workforce needs, streamline, benefit navigation and elevate wellness strategies. More than a point solution, BrightPlan is your strategic partner in driving meaningful, measurable impact.

Screenshots: Provided by BrightPlan

Figure 1: Impact of Financial Wellness



Figure 2: My Life

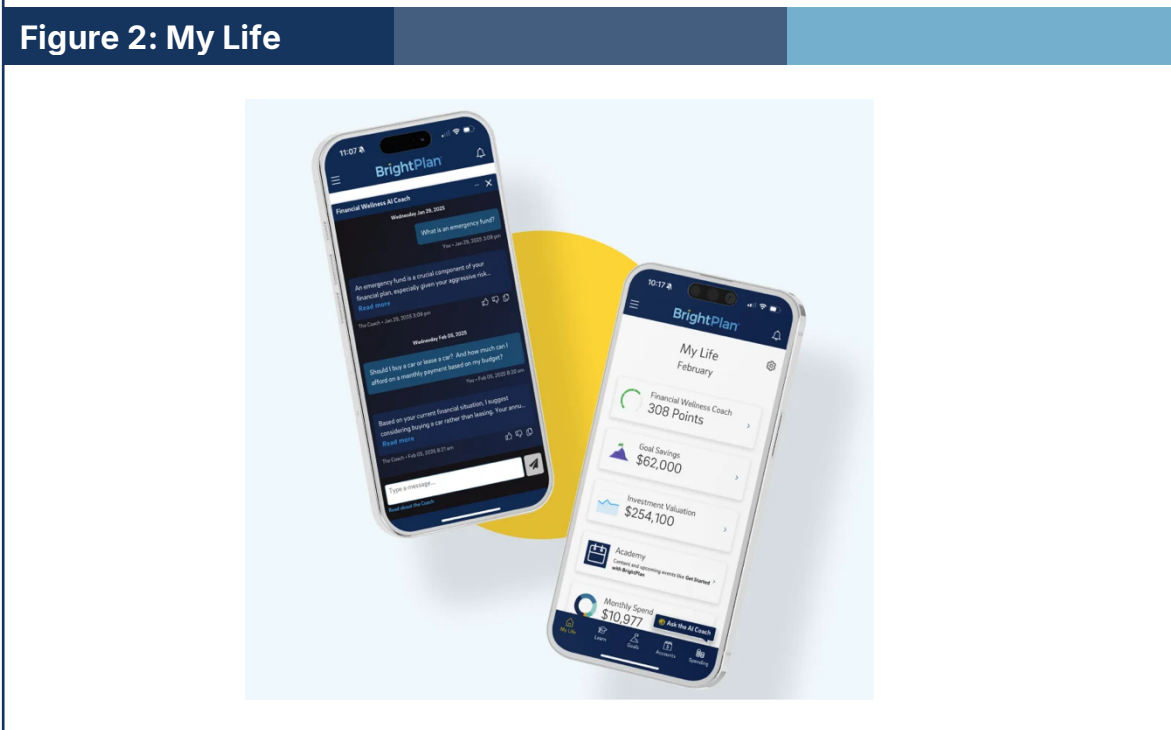


Figure 3: AI Coach

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

Figure 4: Confidentiality

Confidentiality Required

We uphold strict confidentiality, keeping all employee discussions and financial information private. BrightPlan's proprietary advisor portal ensures a secure, seamless exchange between employees and advisors, maintaining continuity of guidance while protecting personal data.

Many hold additional advanced degrees & designations:

CFP®, ChFC®, AFC®, MQFP®, AIF®, CFT-I™, CDFA®, CFA, EA, MBA, PhD and more

Advisors that align with your employees special interest:

Retirement, DIEB, Military, Generational, Executive and more

The only goals that matter are each employee's unique financial goals.

Advisors are compensated via salary only — with no commissions or product incentives.

Analysis by Brandon Hall Group™

Situational Analysis

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

Most employers have built their benefits strategies around long-term instruments, particularly 401(k) plans, while leaving short- and medium-term financial needs largely unaddressed. Employees managing debt, building emergency savings, or navigating unexpected expenses are not well served by retirement-focused benefits and the gap shows up in engagement, absenteeism and healthcare costs that organizations rarely trace back to their root cause.

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 unaddressed as the foundation driver of employee well-being

Despite years of wellness investment, most organizations have not addressed financial stress as the foundational driver of employee well-being. Physical and mental health programs have limited impact when the root cause of an employees distress is financial. Benefits packages built around 401(k) enhancements reach only the portion of the workforce already stable enough to participate meaningfully, leaving early-career employees, those managing debt and those navigating life transitions largely without support.

Employees also lack access to personalized, trusted financial guidance.

Generic education programs and static content libraries do not respond to individual circumstances and many employees are reluctant to discuss financial stress with managers or even human advisors due to shame or fear of professional consequences. Meanwhile, HR teams have almost no visibility into the financial health of their populations and therefore no way to identify emerging risks or intervene before financial stress drives disengagement or attrition.

Implications for the Business

Unaddressed financial stress creates a drag on productivity, engagement and retention that most organizations are measuring incorrectly or not at all.

Employees under financial strain send signals that look like performance problems, quiet disengagement, or reduced participation and without a financial wellness lens, those signals get misread and mismanaged. The cost compounds: delayed retirements, elevated healthcare utilization and voluntary turnover all carry measurable price tags that financial wellness programs can demonstrably reduce.

Organizations that continue treating financial wellness as a voluntary add-on are also ceding competitive ground.

As AI adoption accelerates workforce anxiety and benefit cost-shifting increases employee financial exposure, the employers that proactively invest in financial resilience will retain and engage talent more effectively than those that do not. The window for differentiation is open, but it will not stay that way.

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 that data to inform design and workforce strategy?
4. Are your HR leaders equipped to recognize financial stress as a root cause of performance and engagement problems and do they have resources to address it before it becomes a retention issue?
5. What metrics are you using to evaluate the ROI of your current wellness investments and do those metrics capture outcomes such as retirement timing, emergency savings rates, benefit utilization and retention?

BrightPlan as the Answer

BrightPlan's differentiation is structural. Most financial wellness providers offer either a self-service tool or access to advisors. BrightPlan combines AI coaching, unlimited certified financial planners and structured behavioral programs into a single integrated system and then backs all three with employer-facing population analytics that most competitors cannot match.

The AI coach is the connective tissue. Unlike general-purpose AI tools that require users to provide context, BrightPlan's coach already knows each employee's linked accounts, goals, investment positions, employer benefits and financial education history. That depth enables proactive, personalized guidance rather than reactive Q&A. The AI draws on models from therapy research to calibrate empathy and readiness, adjusting its tone based on whether an employee is under acute financial stress or optimizing from a position of stability. It is transparent about being an AI, a deliberate choice that removes the shame barrier that keeps many employees from seeking help at all.

When employees need a human, certified financial planners are available without session limits, each advisor enters the conversation already informed by the employee's full profile. The CFP is not starting from scratch. Structured programs layer on top of both, sequencing AI interactions, planner conversations, group sessions and behavioral support into defined experiences with measurable outcomes. BrightPlan's Resolution Program ran across 40 countries and reported that 79% of participants felt greater financial resilience upon completion.

For employers, BrightPlan delivers what most providers cannot: anonymized, aggregated analytics on the financial health of their workforce. Predictive signals around rising debt, 401(k) loan risk and benefit comprehension gaps give HR teams the ability to act before problems surface as disengagement or turnover. ROI is demonstrable across benefit

utilization, retirement timing, emergency savings growth and retention differences between users and non-users. BrightPlan has the infrastructure for a financial wellness strategy that can scale, adapt and prove its value over time.

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