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Financial Engines Partners with the Social Security Administration to Simplify Retirement Planning

SUNNYVALE, CALIF. (July 13, 2015) – Financial Engines (NASDAQ: FNGN), America’s largest independent registered investment advisor¹, today announced that it will incorporate the Social Security Administration’s newly announced Social Security data file in the [Financial Engines Social Security planner](#). The data file program was announced during today’s White House Conference on Aging.

The easily transferable data file contains the information found in users’ Social Security benefit statements that can help users know how much they can expect to receive in Social Security each month in retirement. Financial Engines’ data integration with the Social Security Administration will help users more accurately estimate their expected Social Security benefit amount when planning for retirement.

Financial Engines introduced its [Social Security planner](#) to the public at no charge in June, 2014. Since then, it has identified more than \$10 billion in additional Social Security benefits for users, with the median amount of additional benefits found for a typical married couple well over \$100,000². The Social Security planner considers multiple strategies and provides users with a personalized strategy that accounts for multiple income sources and the realistic life expectancies of both spouses in a married household.

“We’re proud to be working closely with the Social Security Administration to help Americans accurately plan for retirement,” explained Kelly O’Donnell, executive vice president of Financial Engines. “Social Security will be the largest retirement asset for many Americans, with lifetime earned benefits dwarfing what they have saved in their 401(k)s. Financial Engines helps Americans maximize their Social Security benefits and make the most of their retirement savings and investments to achieve a rewarding retirement.”

About the Financial Engines Social Security Planner and Income Plan

The Social Security planner enables users to consider different strategies to get the most out of their Social Security benefits. Employees with access to Financial Engines’ Social Security planner through their employer can also generate a clear, personalized retirement income plan, based on Financial Engines’ patented Income+ methodology. The comprehensive plan includes multiple income sources,

¹For independence methodology and ranking, see InvestmentNews Center (<http://data.investmentnes.com/ria/>).

² Financial Engines uses information about the individual and his or her stated goals and applies our knowledge of the Social Security system, among other factors, in providing its claiming guidance, as further described in our white paper http://corp.financialengines.com/employers/FE_Social_Security_Methodology_0214.pdf. Amount identified is based on unique users of our social security claiming guidance since March 12, 2014. Estimates are not guarantees of future benefit payments.

such as part-time work and pensions, and shows how retirement savings in a 401(k) or IRA can be converted into income to help defer claiming Social Security to maximize benefits.

About Financial Engines

Financial Engines is America's largest independent investment advisor. We help people make the most of their retirement assets by providing professional investment management and advice. Headquartered in Sunnyvale, CA, Financial Engines was co-founded in 1996 by Nobel Prize-winning economist Bill Sharpe. Today, we offer retirement help to more than nine million employees across 600+ companies nationwide (including 146 of the Fortune 500). Our investment methodology, combined with powerful online services, dedicated advisor center and personal attention allow us to help more Americans get on the path to a secure retirement.

Advisory and sub-advisory services provided by Financial Engines Advisors, L.L.C., a federally registered investment advisor and wholly-owned subsidiary of Financial Engines, Inc. Financial Engines does not guarantee future results.

Forward-Looking Statements

This press release contains forward-looking statements, including statements regarding the use of professional investment and financial planning help, which involve risks and uncertainties that could cause actual results to differ materially. These risks and uncertainties are outlined in our SEC filings. You are cautioned not to unduly rely on these forward-looking statements, which speak only as of the date of this press release. Unless required by law, Financial Engines undertakes no obligation to publicly revise any forward-looking statement to reflect circumstances or events after the date of this press release or to report the occurrence of unanticipated events.

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