

Traditional financial well-being can be a turnoff.
Nudge me, don't judge me. Find value. Don't sell me.



Traditional approach to engaging users

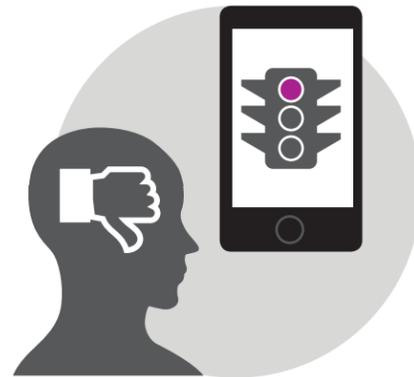
"Financial well-being?"
That won't pay my bills."



"How many questions do I need to answer? So you can tell me to buy your products? **No thanks.**"



"Oh, thanks...I'm red. **I feel great now.**"



VS

Finding hidden dollars for financial independence on my terms

"Financial independence through lower costs and less risk?"
Okay, I like that."



"I can live for today this month, and you won't tell me I'm a failure. I can see where the lifestyle trade-offs are. Okay, I like that too."



"I can make smarter lifestyle decisions on the fly and not feel guilty that I didn't create a budget. I'm in."



Most solutions see
10%
take-up rates



myFiTage sees
40%
take-up rates
broadly across many ages and pay levels with just a couple basic reminders



What makes myFiTage™ different?

No abstract scores, no judgment, immediate value, option (not mandate) to link accounts

No budgeting
We know budgeting doesn't engage users. Our focus is finding hidden dollars.



Personalized
Tailored actionable suggestions are provided to find value, lower risk and improve financial independence.

Immediate value
Engaging insights are immediate, nudging employees to participate more.

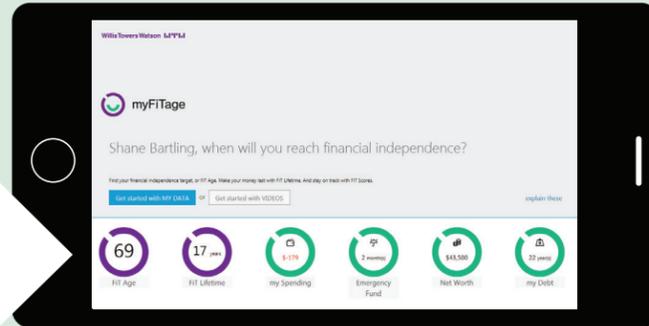
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Employee-facing technology: myFiTage™

Employees do not have to provide any information to see when they can have financial independence: The first visit is based on employer-provided information and benefit plans.

In just a few seconds, employees see how small actions can accelerate financial independence.



Let's move to active monitoring; budgeting doesn't sound fun.

The discipline of periodic budgeting is akin to dieting, and we know diets aren't fun. FiT Scores prompt users to actively monitor spending versus disposable income on the fly, so they can choose how to balance lifestyle today versus tomorrow with lower costs and less risk.



Workforce financial stress diagnostic and benchmark

You, the employer, can point to key indicators of workforce financial stress by segment, link to hard business costs, and monitor progress toward goals while keeping all employee-level and employee-entered data private and secure.

By aggregating indicators of financial stress, you have a clear, succinct snapshot of workforce financial well-being. And employees have private, non-taboo metrics of financial health that can be imported into any wellness or benefits administration portal, web application or employer-provided technology.



myFiTage shows users how to use their emergency fund and health savings account to smooth out spikes in medical costs and other surprise expenses, accumulate long-term savings tax-free and lower costs — and how good health creates long-term wealth.



myFiTage models health costs, inflation and taxes — and gives the user the option to reflect a change in lifestyle, higher or lower than today. We get your information updated quickly and keep environmental changes, like possible tax reform, in mind at all times.



myFiTage delivers real value by finding hidden cost savings, lower risk to family and lifestyle through untapped employer benefits, lower fees, more tax-efficient savings and smarter use of available dollars.

Our approach is consultative and collaborative – not prescriptive

We work with you and your partner vendors to define your strategy and goals, and provide outcome success metrics and a monitoring scorecard to inform the right mix of tools, solutions and communications.

