



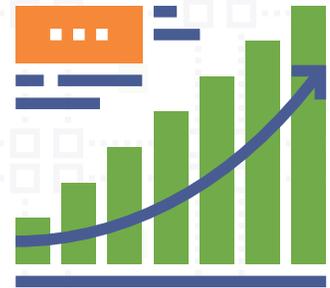
Financial illiteracy is expensive

- **\$2000** in lost productivity costs per employee each year
- **67%** of employees lack the knowledge to make a sound financial decisions
- **33%** of employees request 401(k) hardship loans annually



Financial fitness is a good investment

- Increased employee productivity
- Reduced employee-related business costs
- Higher 401(k) participation
- Fewer requests for 401(k) loans
- 3:1 program ROI
- Complies with ERISA 404(c) requirements
- Qualifies as a plan expense



Delivers 500% better results than other programs

- **80%** average participation
- **30%** improvement in financial knowledge
- **70%** change in financial attitudes and behaviors
- **70%** improvement in confidence
- **90%** would recommend the program
- **90%** want to participate again

