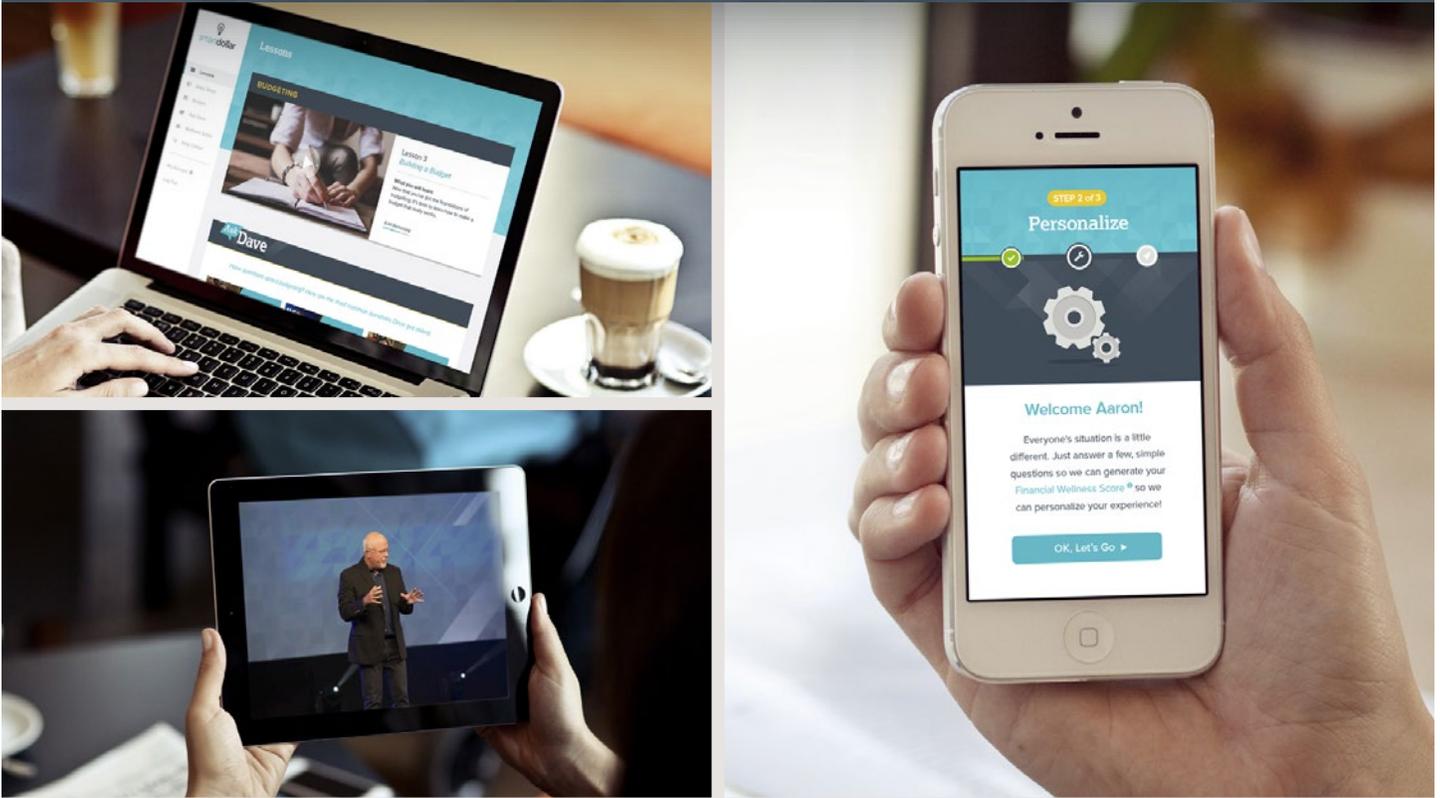


A Smart Solution That Really Works!



It's a fact: 70% of Americans are living paycheck to paycheck. Sadly, 24% of their take-home pay is going straight toward consumer debt. With the rest of their paycheck allocated to a mortgage, utilities, food and education, it's no wonder that retirement contributions are low. Working Americans think they just don't have the money for it. **Dave Ramsey's SmartDollar** teaches participants to proactively take control of their money. It provides a combination of clear direction and motivation that has helped millions of people improve their ability to budget, pay down debt, save, and invest for the future. SmartDollar is simple to understand and easy to use—and it produces lasting results! With the right information and effective tools, retirement participants learn that saving for retirement should come from the top line, not the bottom.

FEATURED TOPICS

- ◆ Saving
- ◆ Debt
- ◆ College
- ◆ Insurance
- ◆ Budgeting
- ◆ Investing
- ◆ Houses
- ◆ Retirement

TRUSTED CONTENT

Personal finance education doesn't have to be a boring seminar and a PowerPoint presentation. Engaging videos paired with useful tools and personalization tools empower your participants to take control of their financial situation.

ONLINE AND MOBILE ACCESS

Our online solution reaches multiple business locations, shifts and people at any given time. SmartDollar is available 24/7 on any device, so your participants and their spouses can use when it's convenient for them.

BUDGETING TOOLS

SmartDollar's Quick-Start Budget Tool empowers your participants to make a plan for their money that meets their unique needs. When combined with clear education, our money tools are very powerful.

INDEPENDENT, UNBIASED ADVICE

After more than two decades of helping people with money, Dave has heard it all. With the "Ask Dave" feature, hear Dave's answers to specific questions just like yours.

WE'RE IN IT FOR THE LONG HAUL

A one-time lunch-and-learn session is good . . . for about an hour. Our online program helps participants learn over time so they can form better money habits that last.

PERSONALIZATION

Just as each participant has unique talents, they also have unique money situations. SmartDollar provides the advice and tools they need no matter where they are financially.

EMPLOYEE BENEFIT

SmartDollar can be offered to an entire company at one time. When the whole company goes through the program together, you see a much better ROI.

REPORTING

We provide detailed tracking throughout the program so you'll see the real progress your participants are experiencing. Use this to further educate your participants and be the hero that brought real change to their business.

AVERAGE SAVINGS
PER EMPLOYEE
IN THE FIRST 90 DAYS:

\$2,700!

AVERAGE DEBT
ELIMINATED PER EMPLOYEE
IN THE FIRST 90 DAYS:

\$5,300!



BROKE IS NORMAL

The truth is that most participants are broke. They may not look it, but here are the facts:

- ◆ 70% of Americans are living paycheck to paycheck.*
- ◆ 24% of their take-home pay is wasted on nonmortgage debt.**
- ◆ 64% can't cover a \$1,000 emergency without borrowing money.***



BROKE AFFECTS YOUR RETIREMENT PLAN

Financial stress follows participants to work and impacts the retirement plan:

- ◆ Lower contributions
- ◆ Lower balances
- ◆ Higher loans and withdrawals



BEHAVIOR CHANGE IS THE ANSWER

When participants live on a budget, get out of debt, and put an emergency fund in place, they will be able to take control of their largest wealth-building tool: their income. Give your participants the tools they need today and for the future.



RETIREMENT READINESS IS POSSIBLE

We don't just talk about change—we deliver it! Our program has helped millions of people change their behavior, prepare for retirement, and take control of their finances . . . often for the first time in their lives. Here's the proof: The average turnaround is \$8,000 in the first 90 days.



PROBLEM SOLVED

When participants take control of their money, you will see . . .

- ◆ Higher contributions
- ◆ Higher balances
- ◆ Lower loans and withdrawals

Wall Street Journal **U.S. Census Bureau *CNN Money*

Implementation Timeline



ONE-TIME TRAINING: 1 WEEK

- ◆ Review promotional suite
- ◆ Approve customized enrollment page

ONGOING PROGRAM PARTICIPATION

PROMOTE

FIRST WAVE OF PARTICIPATION

PROMOTE

SECOND WAVE OF PARTICIPATION

PROMOTE

THIRD WAVE OF PARTICIPATION

PROMOTE

DEC

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC



PROMOTION AND ENROLLMENT: 4 WEEKS

- ◆ Send teaser email and display promotional suite
- ◆ Send enrollment email (best practice: 30-minute preview meeting)
- ◆ Send reminder email



PROGRESS REPORTS

- ◆ Participation rates
- ◆ Financial Wellness Score and summaries
- ◆ Total debt eliminated
- ◆ Total dollars saved