



What you make



What you spend



What you own



What you owe

A new financial wellness solution for employees



SUM¹⁸⁰

Step by step *It all adds up*

SUM180 is an online financial wellness service that is so powerfully simple that employees are immediately ready to take action.

Financial wellness helps reduce financial stressors¹

- Employees' financial concerns are a major stressor that can lead to absenteeism and lost productivity in 15% of employees
- Addressing them drives engagement, productivity and success by as much as \$400/employee
- Improves loyalty and connection and can positively impact as many as 50% of employees

What employees want²

- No jargon. 56% of employees wish the financial resources offered by their company used "friendlier language", and 36% say they are intimidating to use
- Private. 60% would not want their coworkers to know if they were to participate and 45% would not want their company to know. 49% would prefer a web-based tool
- Enough to retire. 1 in 3 Americans has saved \$0 for retirement, and another 23% has saved less than \$10,000.

The employee experience

- Employee gathers their financial data and enters it in the system



Gather Your Info



Enter Your Info

- System generates 3 action items tailored to the employee's circumstances, Employee tracks progress and updates whenever they are ready.



Get Your Plan

- Take action
 - Start a plan
 - Consult an adviser
 - Join the conversation with our online community



Track Your Progress



Consult an Adviser



Talk to the Community

How SUM180 helps reduce financial stress

- Starts with accomplishments to help build confidence in employees' ability to control financial circumstances
- Recommendations are 100% individualized and delivered in small batches of three (3) at a time, to avoid overwhelming the employee
- Each action item is tailored to be realistic for the employee's current circumstances, making it easier to accomplish
- Employees can engage in SUM180 online community to share and learn in a more informal setting
- Employees consult with financial advisers only when they are ready
- Employees' decisions about amount and type of 401k investments can now be informed and encouraged with a comprehensive understanding of their financial picture

How SUM180 promotes behavioral change³

- Understand where you stand
- Get small steps
- Get help from experts and from the community
- Track and get encouragement to complete your steps



Friends (Community)

- You are not alone
- Learn from others
- Share when you're ready



Feedback (Accountability)

- Clarity
- No judgment
- Track progress



Fun (Mastery)

- Accomplishments
- Encouragement
- Celebrate

Source:

1 - Personal Financial Wellness May be the Missing Factor in Understanding and Reducing Worker Absenteeism, So-hyun Joo & E. Thomas Garman

2 - Alex and Harris: Poll of 1,000 employees meetalex.com/blog/link-fear-shame-financial-wellness-findings-harrisjellyvision-survey, Go Banking Rates, March, 2016

3 - Adapted from "Getting Three Fs in Gamification", Gabe Zichermann

Not all financial wellness programs are created equal.

Traditional programs often fail to engage. A financial wellness solution that makes a REAL difference for your employees needs to be:

1



Comprehensive

Takes into account the employee's full financial picture

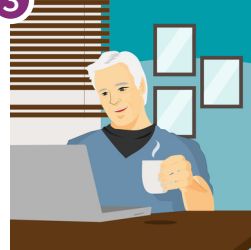
2



Personalized

Tailored next steps that are right-sized and actionable

3



Private

Allows employees to get oriented and explore in private

4



Arm's Length

Employers have access only to aggregated employee data

How is SUM180 different?

- Digital + adviser model (hybrid, robo-planner)
- Fiduciary, which, by regulation, puts clients' interests first
- Not education. Actionable, right-sized next steps and engagement motivate behavioral change
- Access to financial advisers is optional
- Community provides a unique place where people can talk to each other

Financial success for all

When it comes to money, everyone deserves a simple plan that meets them where they are and gives them the financial advice they need. SUM180 is an online financial wellness service that is accessible and affordable for all.

To learn more, please contact:

Carla Dearing, CEO | cdearing@SUM180.com | 502-272-2413