

Because, when it comes to money, everyone deserves a simple plan to help them live better, now and in the future.

Over the past decade, Americans have said that financial worry is their greatest strain regarding health & wellness.

Employees under financial stress

50%

of employees have
\$1,000 or less on hand for
sudden medical expenses

44%

of employees participate
in their companies' 401K
plans

33%

of 401K plan participants
needed to take a
hardship loan

70%

of 401K plan borrowers
defaulted when they lost
their job

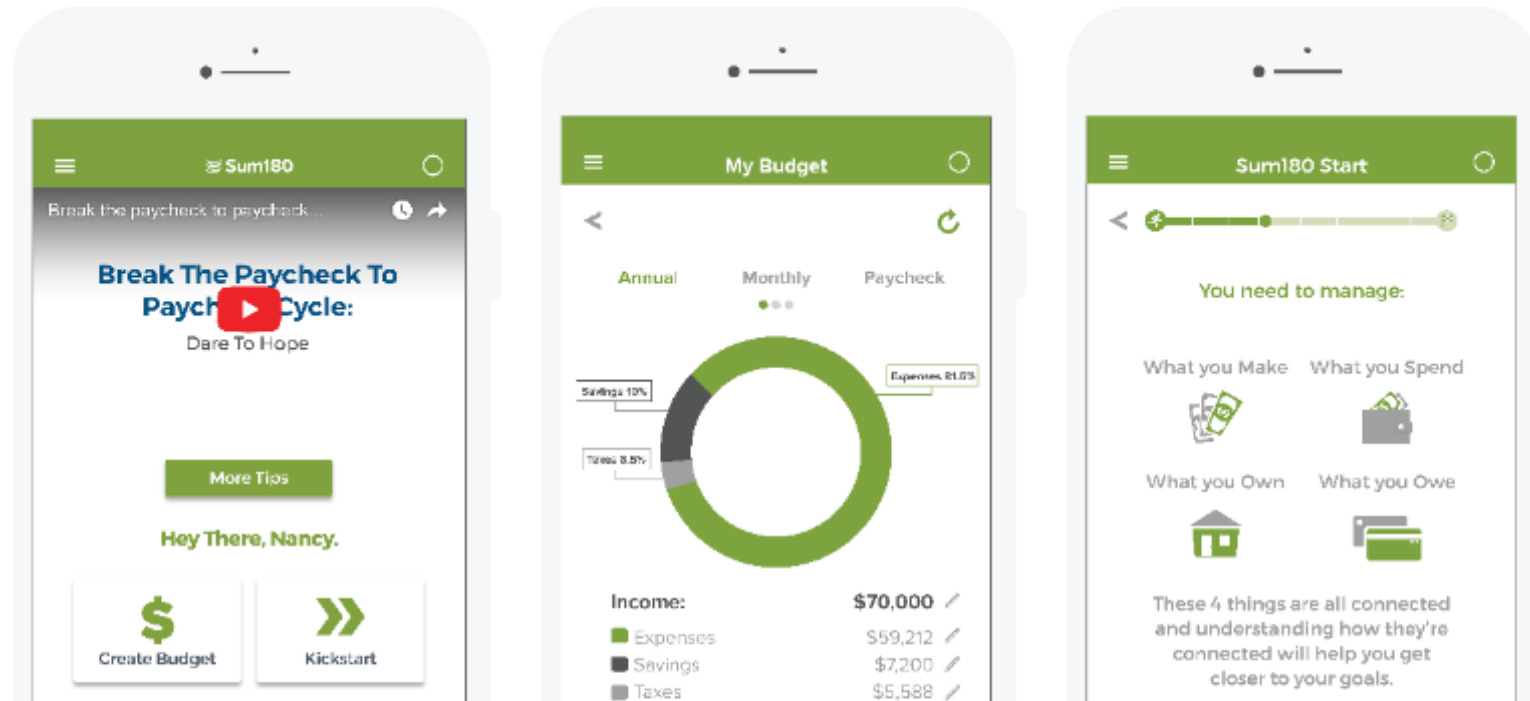
1. Aflac Workforce Report; 2. U.S. News & World Report; 3. AoN Hewitt report; 4. Availability & Utilization of 401K Loans, Beshears (Stanford) & Choi (Yale)



Employers suffer from lost productivity and increased absenteeism due to over 15% of employees handling financial stress on the job.

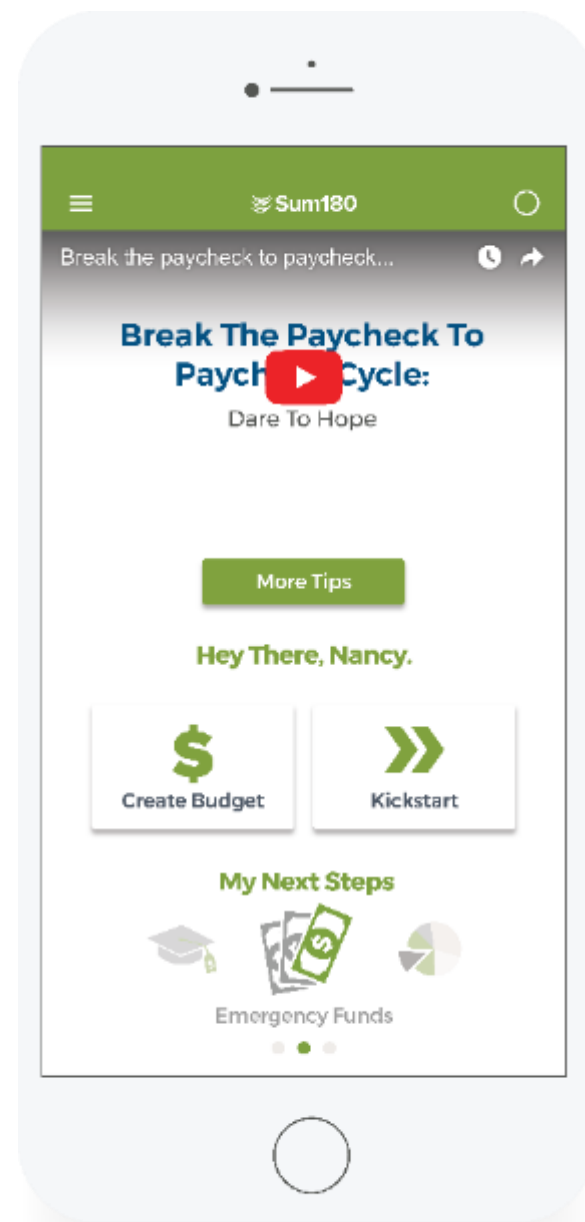
Employees spend two hours per day on personal matters, costing \$8,875 per employee annually, with 19%, or \$1,686, spent on personal debt and credit issues.

Personalized. Gamification. Safe Space. DIFM (Do It For Me).





Start on mobile!



Get your plan

Take action

- Get personalized Next Steps
- Track progress and update your plan
- Get coaching from an adviser (optional)
- Join the conversation online through the Sum180 community and social media
- Stay informed with mobile notifications and tips





Mari Garcia

28 | Single | 2 Kids
Nurse Assistant
\$22,000 Annual Income

- More stability, less worry
- No more “borrowing” from parents
- Doesn’t know where to start
- Embarrassed to ask questions & afraid to “get it wrong”



Ian O'Brien

66 | Married | No Kids
Senior Sales Executive
\$77,600 Annual Income

- Will I have enough to retire in a few years?
- Investments have taken a beating in the past few years
- Nervous about whether his portfolio can recover in time



Anthony Johnson

27 | Single | No Kids
IT Support
\$42,000 Annual Income

- Am I on track?
- Take finances to next level
- “Too busy” to plan ahead when it comes to money. Feels he has plenty of time to figure things out, and will get around to dealing with his finances “someday.”
- Skeptical about financial wellness programs



Denise Rivers

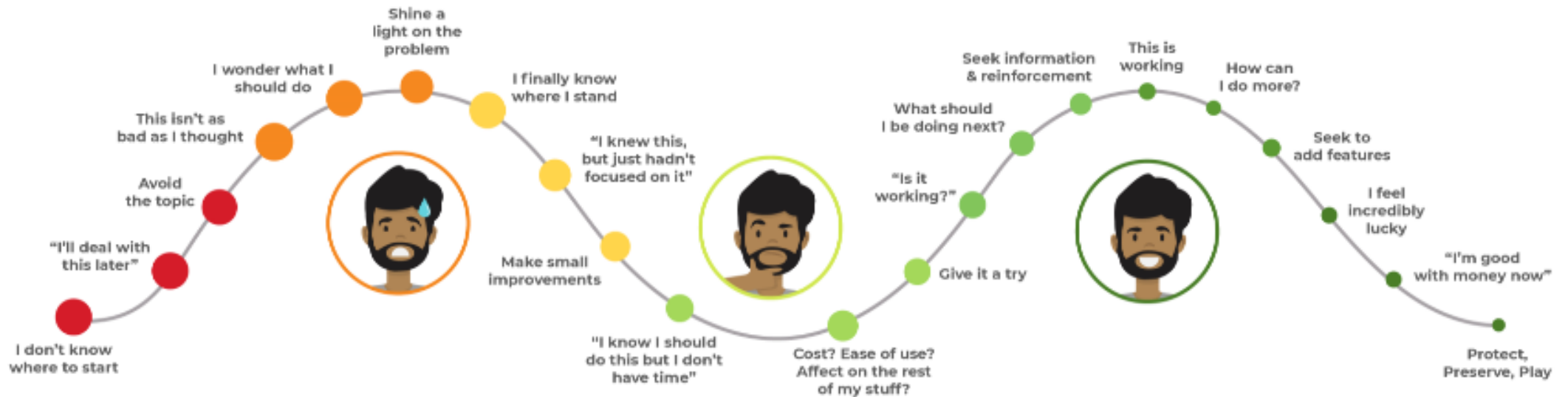
44 | Married | 3 Kids
Self-Employed
\$300,800 Annual Income

- Are my retirement savings where they should be?
- Help kids pay for college
- Wishes she had access to good information and expert advice as a way to “check” husband’s financial decisions.
- Disappointed by financial advisers in the past

Customer journey



Feeling, Thinking, & Doing



Touchpoints



The Sum180 difference



Comprehensive

Sum180 addresses each component of your financial picture by helping you take charge of what you Make, Spend, Own, and Owe.



Personalized

Next Steps are 100% individualized and delivered in batches of 3 as to not overwhelm you.



We don't score

We mean it. You will never receive a score card from Sum180. We're simply here to help get you where you want to be.



More than education

You don't need a finance degree to take steps in the right direction. Sum180 provides a path forward with tips, advice, and support.



Support on demand

Join our online community to share and learn with other users. Consult an adviser, when you are ready.

Engagement/Financial health levels



Enrolled

User has the ability to engage, but isn't sure how we can help. **Marked by user registering and logging into Sum180.**

Participation

User sees potential value to explore more. **Marked by providing information and receiving at least one "insight".**

Progression

User optimism is validated and grown as user sees real impact in own life. **Marked by receiving their plan.**

Goal Completion

The value-add is complete, as Sum180 helps user meet a goal or solve a problem, **Marked by updating their progress.**

Check up/ Refresh

Engagement has lagged, so time for proactive engagement. **Marked by user reengagement with plan.**

Financial Health of Client Population Progression

1. Foundational Advice- debt under control, enough savings, generating savings
2. Protect- insurance, started some investments
3. Building wealth- have a home, maximizing retirement plans and own portfolio
4. Retirement Readiness- investment income, etc. You have enough!

Our team



Carla Dearing

CEO & Founder

Finance (Morgan Stanley),
Management, Technology



Stephen Reily

Founder & Chairman

Marketing, Social Media, and
Law (U.S. Supreme Court Clerk)



Cordi Powell

Lead Adviser

CFP, Financial Freedom,
Enrolled Agent



Nancy DeFauw

**Head of Product
Development & Ops**

Marketing, Technology



Cara Reynolds

Communications

Marketing, WordPress



Monique Quarterman

Innovation Consultant

Founder & Principal
Consultant (Quartz Smith
Strategies)



Kristine Mullen

Advisory Board

Wellness, Mobile UX,
Bus Dev (Humana)



Chris McGarvey

Advisory Board

Learning Development,
Wellness (Yum!)



Tarik Nally

Experience Design

UI / UX, Design, Dev-ops,
Go-To-Market strategy



Joe Masterson

Advisory Board

Consultant, Strategy,
Partnerships



Bob Saunders

Advisory Board

Healthcare investor (OCA
Venture, Xcelerate Health)



Mike Bellissimo

Advisory Board

Health Ops, Tech (Apple,
Microsoft, Humana,
Cleveland Clinic)

Questions?

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