

# Financial wellbeing for the rest of us

**Because, when it comes to money,  
everyone deserves help to 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.

**Employers** say increased retention (53%) and higher employee satisfaction (59%) are the most important benefits of offering financial wellness to employees.

# Engage

Gamification, personalization and decision-support advice

# Connect

Financial and benefits solutions provided at the push of a button

# Support

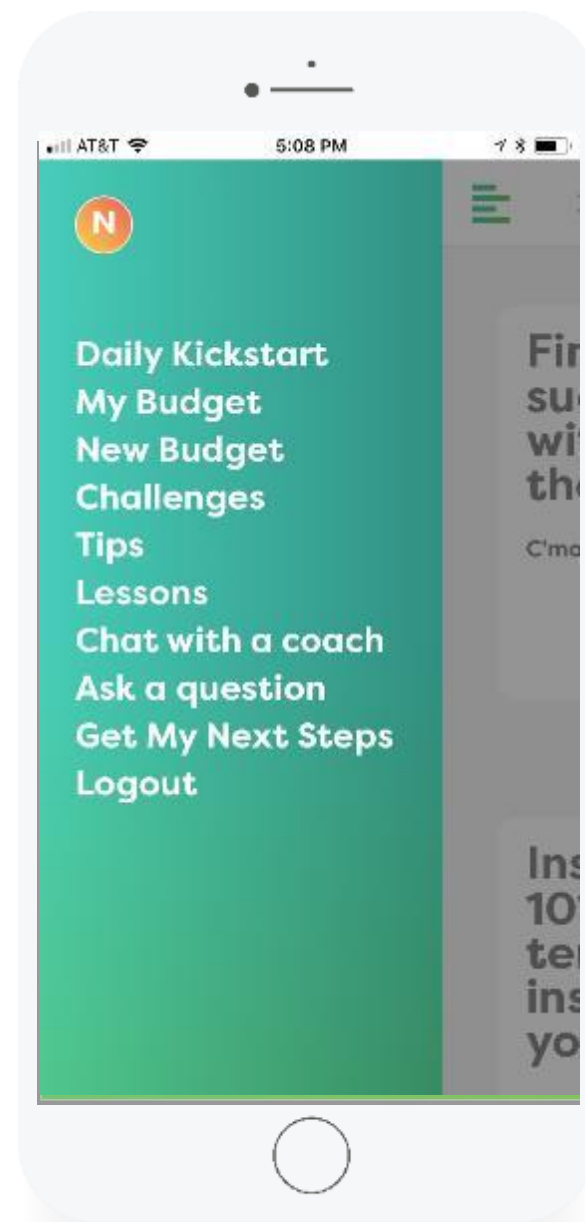
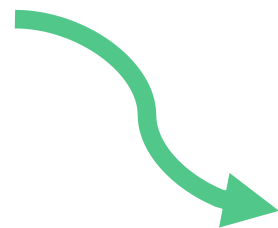
Implementation how-to's and (human) coaching





2015-2016

**Start on  
mobile!**



# Get Your Next Steps

- Get three (3) personalized Next Steps
- Track progress and update your plan
- Unlimited coaching from an adviser
- Explore the Sum180 community for peer interaction
- Stay informed with mobile notifications and tips





# Impact

**48%**

of users accomplishing one or more key activities

Randomized offering

**60%**

report that they are less worried about their monthly expenses after engaging with the Sum180 app for 30 days

Randomized offering

**50%**

of users accomplishing one or more key activities and 24% receiving personalized Next Steps

Structured, opt-in offering





# From the Sum180 Lab

Cohort of 547 users of Sum180 mobile app in 2Q 2018

## Activities

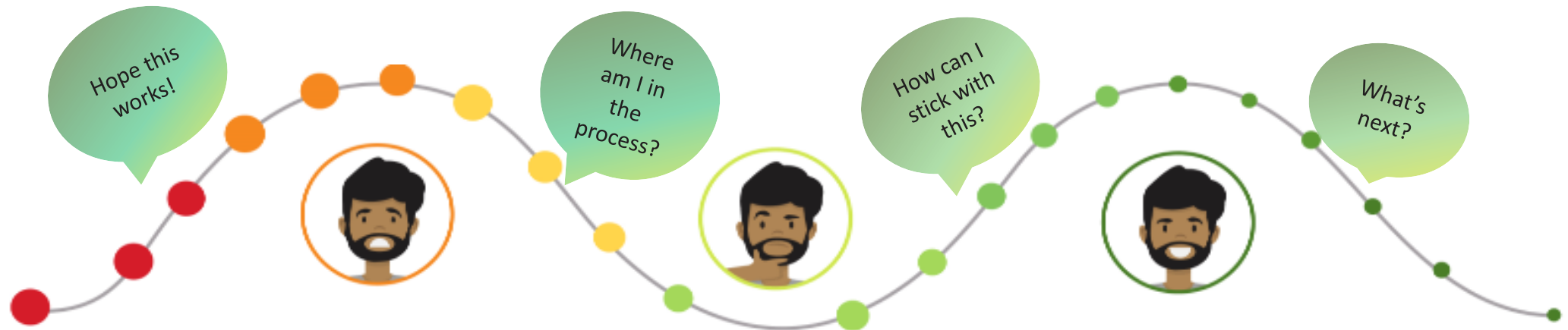
- 48% accomplishing one activity
- 31% creating budget
- 51% of those editing budget
- 3% tracking spending
- 8% completing Lessons
- 10% viewing Tips

## Profile

- \$46,000 - average income
- 3 - average household size
- Stated goal of active budget users:
  - 67% Save more
  - 21% Manage debt
  - 4% Build assets
  - 9% Retire comfortably

## App Usage

- 81% of users logging back in
- 4.5 - average minutes spent per session
- 5.8 - days lapse between log ins
- 10:00 am, 12:00 pm most popular log in times

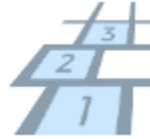


# The Sum180 Difference



## 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.

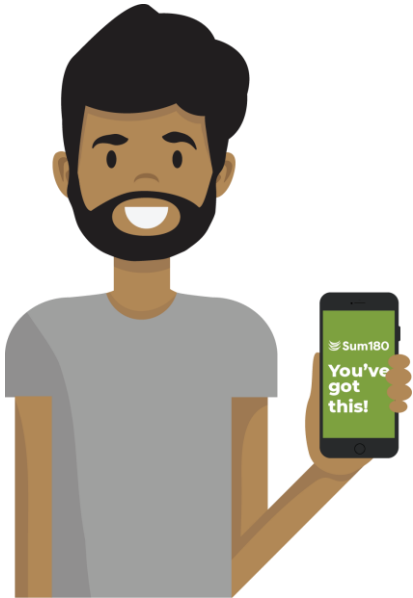


## Support On Demand

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

# New: Opt-In Solutions & Benefits

## Goals



### Save more

- Obtain a bank account, eliminate overdraft and service fees
- Build an emergency fund account
- Build car, home down payment, college education savings
- Automatic monthly coverage of fixed costs, savings
- Real time discretionary funds updates
- Negotiate and lower recurring bills and subscriptions

Approved



In Discussions

Emergency Fund Savings  
Smart Accounts

### Manage debts

- Early earned wage access
- Credit card paydown services
- Identity theft protection and recovery
- Payroll-backed loans with low interest rates and fees
- Extraordinary outstanding debt paydown services
- Mortgages, re-financings
- Credit counseling and DMP programs



Student Loan Repayment/Support

### Build and protect assets

- Get insurance
- Start/build employers' retirement account
- Start/build individual retirement account
- Start/build investment account
- Buy real estate or invest in REITs
- Get a managed account

Life Insurance  
High-Quality Annuities

# 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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**Carla Dearing**  
**CEO + Founder**

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