



FINANCIAL WELLNESS

That *Actually* Works

Don't Just Check the Box.
Change Lives.





GIVE YOUR TEAM

Real Hope!

MY COMPANY
IS CHANGING
EMPLOYEES'
LIVES WITH
SMARTDOLLAR!

Katie

Your employees need help that lasts, and you need a solution that works.

We're passionate about changing people's lives and bringing you a financial wellness solution that **actually** works!

Not to brag, but we've got:



Over 25 years
of experience in
personal finance



Thousands of
companies using
SmartDollar



A proven plan helping
millions change their
money habits

SmartDollar is the only financial wellness solution that helps employees change the way they handle their money
for a lifetime!

Don't just take our word for it. **Hear what others are saying.**

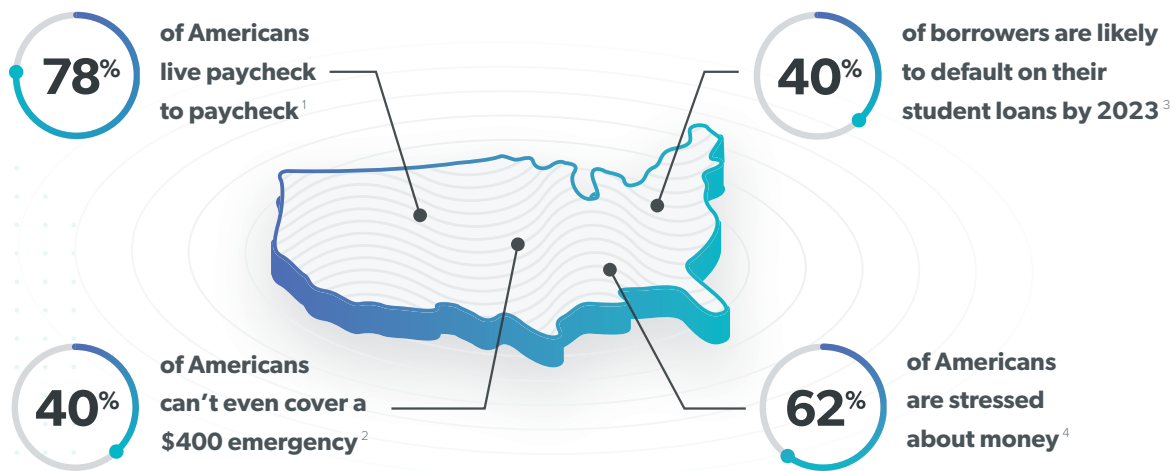
“ OUR EMPLOYEES HAVE DONE A GREAT JOB USING SMARTDOLLAR! **IT HAS HELPED THEM PAY OFF THEIR DEBT AND KNOW WHERE THEIR MONEY IS GOING.**

KATIE | HUMAN RESOURCES, AETOS SYSTEMS, INC.

Stop the Money-Stress Cycle

Americans are struggling with their money.

These money problems don't stay at home—they **follow your employees to work!**



This is killing your business! It's death by a thousand cuts—distracted workers, higher turnover and higher healthcare costs. And the trouble spills over into your retirement plan, leading to lower contributions and higher loans.

These are symptoms of a larger problem: **Your employees' financial lives are a mess.**

1. Career Builder, 2017

2. Federal Reserve, 2018

3. Brookings Institute, 2018

4. American Psychology Association, 2017

**But it doesn't have to be this way.
You can help break the cycle!**

Doug's Story

Doug wasn't ready for retirement. Despite having a great job at OMG, Inc. in Massachusetts, he and his wife just hadn't ever gotten around to saving. His situation wasn't all that different from most American workers, 55% of whom have less than \$10,000 saved for retirement.⁵ Because OMG cared enough to bring SmartDollar to their team, Doug and his wife were able to **pay off over \$70,000 of debt and save over \$40,000**. Even better, they were able to get on track for retirement and fulfill their dream of traveling across the country in a RV.

“ I'VE GOT \$40,000 IN MY SAVINGS ACCOUNT. I NEVER THOUGHT I WOULD HAVE THAT! ”



Why SmartDollar Works

Real financial wellness is about behavior change!

SmartDollar doesn't just treat the symptoms. It gets to the root of why people aren't on track with their money.

For more than 25 years, our proven plan has helped employees learn how to:



Save for emergencies



Get out of debt



Get on a budget



Invest for the future

SmartDollar helps employees take control of their money once and for all!

Our program is accessible 24/7 on any device and walks with your employees step by step from the moment we meet them all the way through retirement.

SmartDollar makes change happen.

We know there are a lot of so-called "solutions" out there, but we are the only ones that can deliver real change for your employees with:

- 1 Engaging and inspirational content from the **top names in money**
- 2 A **clear plan** that makes it easy to know what to do next
- 3 **Tools** that are tailored to help employees wherever they are in the plan



Top Names in Money

Our best-selling authors and financial experts **Dave Ramsey, Rachel Cruze and Chris Hogan** make difficult money concepts easy to understand. With short but powerful videos, they'll get your team fired up and excited to apply what they've learned.

1



Step-by-Step Plan

Our proven plan consists of **7 Baby Steps**. They help employees make smart choices with their money, focusing on one goal at a time. With each step, employees get quick wins, building momentum to move through the plan and make lasting changes.

2



3



Tools to Work the Plan

With a robust set of tools that are fully integrated into the SmartDollar experience, we help employees put what they've learned into action, reengage and **tackle each step of the plan faster**. The result is long-term success with their money.

Experience

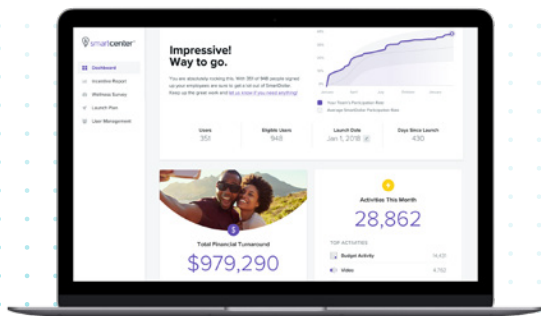
Actual Results

**Don't be fooled by the latest gimmick.
Our numbers speak for themselves.**

After the **first year** in the program,
SmartDollar users report an average of

More Than
\$16,200

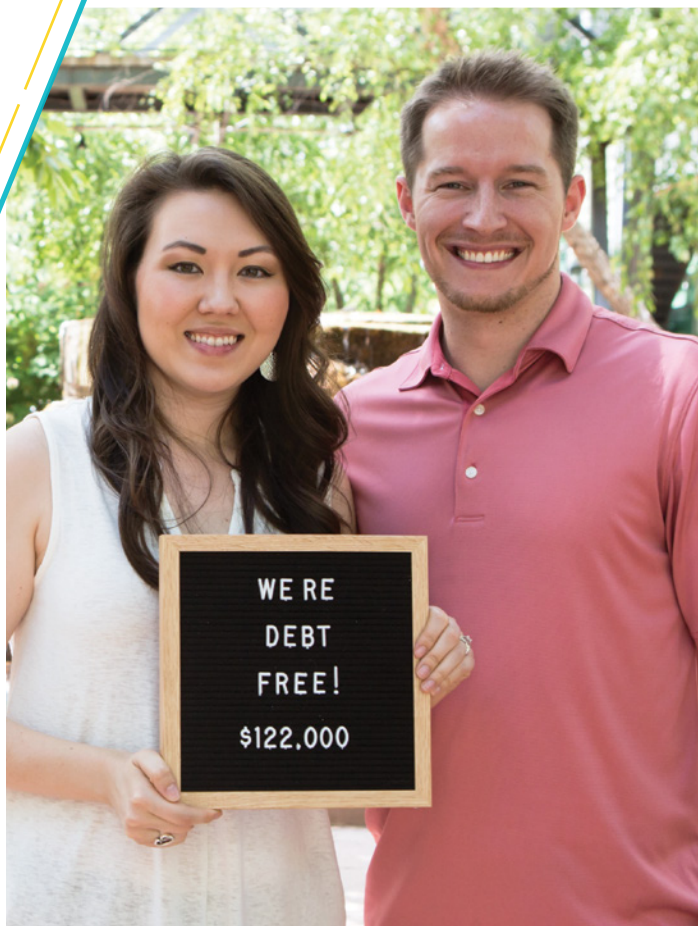
OF DEBT PAID + DOLLARS SAVED!



Track your results in real time!

With your **self-service admin portal, SmartCenter**, reporting is at your fingertips. You can see your team's progress firsthand. Plus, SmartCenter is available to help you create a launch plan and successfully communicate the program to your employees.

**But it's about more than numbers—
it's about life change!**



Josh + Lindsey's Story

Josh and Lindsey met in college and graduated with a huge burden of student loans. Their total debt was nearly \$122,000! When Josh was offered SmartDollar at work, this couple got busy changing how they handled their money. They were surprised at just how easy SmartDollar was to use. **In addition to paying off all their debt in four years, it was a total game-changer for their marriage.**

**“ WE DRAMATICALLY CHANGED
OUR MONEY, OUR LIVES AND
OUR MARRIAGE.”**



**WE
MAKE
IT** *Easy!*

The background features a collage of diverse, smiling individuals. Some are holding signs: one says "I ♥ S...", another says "HAWAII VACATION PAID IN Cash! smartdollar", and a third says "I'M DEBT FREE!!!".

SmartDollar practically launches itself!

We know rolling out a new benefit can be overwhelming. But SmartDollar makes it easy, and we've built in everything you need to succeed.

To help you with your launch, you'll get:

- ✓ SmartCenter, a client portal just for you, to access what you need when you need it
- ✓ Tailored promotional materials for a smooth launch
- ✓ A dedicated client services team always available to help
- ✓ Specialized contests to boost participation and drive ongoing engagement
- ✓ SmartDollar Points to incentivize your rollout and make behavior change fun

Give your employees hope that lasts with the only solution that delivers actual results.

We are on a mission to help change the way Americans handle their money. Our lives have been personally impacted by these principles, and helping others experience this hope is our passion.

Thousands of companies have joined our efforts. You can too! **No matter your size or industry, we can help.**

Bring this life-changing financial wellness benefit to your team and impact their lives for generations!

Ready to Get Started?

Contact info@smartdollar.com
or visit smartdollar.com for more information!



800.754.4220

info@smartdollar.com

1011 Reams Fleming Blvd.

Franklin, TN 37064

smartdollar.com

