



*When consumers are financially healthy,
businesses and communities thrive.*

LifeCents is a financial wellness platform that empowers people to acquire the knowledge, build the habits and gain the confidence they need to make smarter everyday decisions.

By becoming financially aware, savvy and engaged, people then also become extraordinarily valuable to businesses and organizations.



Engagement by Design

LifeCents' unique approach engages people to transform information into action and leads to lasting improvements in their financial IQ, habits, and mindset. Our proprietary AI engine connects people to products, services and partners relevant to their personal financial needs. The integration of gamification features sustains engagement, helping users take steps—both small and large—towards achieving their financial goals.

Organizations that work with LifeCents benefit from improved employee engagement, stronger employee relationships, and access to robust data and analytics.



Customized Financial Wellness Solution

LifeCents offers organizations a highly flexible financial wellness solution that is aligned with organizational goals and objectives and can be implemented quickly.



Enhanced Consumer Engagement

LifeCents creates an inspiring user experience that helps organizations improve employee engagement and gain invaluable insights into their financial needs.



Reporting, Data & Analytics

LifeCents puts invaluable employee data and insights into your hands. You can use this information to engage employees with targeted communications, better understand employee needs, and improve benefits utilization.



Real-World Connections

LifeCents seamlessly and effortlessly connects employees to real-world solutions for real-world problems—such as the benefits you offer—based on their individual financial health profile.

FOR MORE INFO OR TO **SCHEDULE A DEMO**
LifeCents.com • 201.275.5357





Engage Your Employees & Improve Benefit Utilization with LifeCents

You need a solution that meets your organization's goals and objectives. Here's how we deliver.

LifeCents helps you **engage your employees** in new and exciting ways. With LifeCents, employees enjoy a highly personalized experience that is both inspiring and motivational. Bottomline...your **employees will be happier, healthier, and more productive**. LifeCents is good for your employees and for your business.

Engage and Motivate Employees

With a focus on creating highly personalized, interactive, and outcomes-focused user experiences, LifeCents enables you to **engage your employees in ways that you may have never imagined possible**. LifeCents uses behavioral finance strategies and gamification principles to sustain engagement as employees make progress towards long-term goal achievement.

Improve Benefit Participation

LifeCents connects your employees to the benefits that are most relevant to them based on robust financial health profiles that include their individual financial needs, goals, and priorities. This data driven approach ensures that your employees connect to benefits, in a responsible way, that are based on well-defined needs and the employees understanding of the relevance of those benefits to them.

Help Employees Track & Improve Their Financial Health

LifeCents is the first financial wellness solution to target core behaviors to positively improve financial health for measurable results. LifeCents' Financial Health Report (FHR) helps define good financial health to users—often for the first time—by integrating short-term and long-term program goals with real-life personal goals. This guided approach helps employees take measurable steps to creating lasting improvements to their financial health.

Deliver Relevant, Timely Employee Communications

You can greatly enhance employee engagement by leveraging LifeCents to communicate and message with employees more effectively. The LifeCents Reporting Portal and its "profile builder," is a tool that gives you access to participant data to create user profiles that help you understand the needs of specific user populations, to create highly targeted messages, and to deliver more effective communications.

Quick and Easy Implementation

LifeCents is a turnkey solution that can be implemented efficiently and cost effectively so you can benefit from an engaged workforce and generate significant value for your organization.



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Developed by LifeCents, Inc., a leading provider of financial wellness services.

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Finances stressing you out?

You're not alone.



87% of Americans experience significant amounts of **financial stress.**¹



53% of Americans couldn't afford **basic expenses** if they lost their job.²

18 Years

is the average retirement length.¹



1 in 3 Americans

have less than \$50,000 **saved for retirement.**²

\$37,172

is the average **student loan debt.**³

*For the class of 2016



1 in 4 Americans cite issues with personal finances as a **distraction at work.**²

Here's what you can do.

DISCOVER

Understand your current financial situation.



EXPLORE

Learn ways to improve your financial health.



ACHIEVE

Take steps towards financial freedom.



LifeCents™ is the answer.

LifeCents is an online wellness platform that inspires and motivates you to improve your financial health and well-being. LifeCents empowers you to acquire the knowledge, build the habits and gain the confidence you need to make smarter, everyday decisions. Like a personal trainer, LifeCents develops highly personalized action plans that connect you to specific tools and resources to help you achieve your financial goals.

Sources:

1. Claeys, Jessa. "How Stressed are Americans about Finances?" 401K Specialist. March 30, 2018. <https://401kspecialistmag.com/how-stressed-are-americans-about-finances/>.
2. "Employee Financial Wellness Survey, 2018 results" PriceWaterHouse Coopers. May 2018. <https://www.pwc.com/us/en/private-company-services/publications/assets/pwc-2018-employee-wellness-survey.pdf>
3. Friedman, Zack. "Student Loan Debt Statistics in 2018: A \$1.5 Trillion Crisis." Forbes. June 13, 2018. <https://www.forbes.com/sites/zackfriedman/2018/06/13/student-loan-debt-statistics-2018/#e7678207310f>.





Good Financial Health is — Good for Business. —

When consumers are financially healthy, businesses and communities thrive.

IN THE UNITED STATES, **FINANCIAL CAPABILITY** AMONG
U.S. CONSUMERS HAS BEEN **DROPPING YEAR-OVER-YEAR** 

ONLY 37% 

of Americans can pass a basic
financial literacy quiz ¹

**76%
OF MILLENNIALS** 

lack basic **financial knowledge** ¹

ONLY 57% 

of Americans adults are
financially literate ²



NEARLY **TWO-THIRDS** OF AMERICANS
say they need to be more **financially secure**, but do not know
how to achieve their goals ¹

MOST AMERICANS STRUGGLE WITH THEIR FINANCES



Approximately **60% OF U.S. ADULTS**
have less than **\$1,000** saved ³



40% OF U.S. ADULTS do not have enough
in savings to cover a **\$400** emergency ³



NEARLY THREE-QUARTERS of
Americans live paycheck to paycheck ⁴

42% OF AMERICANS have less
than **\$10,000** saved for retirement ⁵



and **25% OF AMERICANS** have
no retirement savings whatsoever ⁶

THE IMPACT OF FAILING FINANCIAL HEALTH HAS A **MEASURABLE IMPACT** ON ORGANIZATIONS


1 IN 4
EMPLOYEES

cite issues with personal finances
as a distraction at work ⁷

EMPLOYEES SPEND
100 HOURS PER YEAR

on personal financial matters
while at work, on average ⁸



6 IN 10 EMPLOYEES

report that financial stress is
impacting their physical health ⁸

When your employees can't **focus**, have difficulty paying their bills, or don't understand the value of the benefits you provide, **your business suffers.**



Organizations need a means of **effectively engaging individuals** and connecting them to relevant financial products and services, **in a responsible way.**

LifeCents™ works.

LifeCents is a wellness platform that inspires and motivates people to acquire the knowledge, build the habits, and gain the confidence they need to make smarter decisions every day. Our unique approach **helps people transform information into action**, which allows them to connect to relevant, timely services and programs that meet their needs.

ENGAGEMENT YOU CAN **MEASURE**

The average user engages in LifeCents for over

**11 MINUTES
PER SESSION** ⁹



32.6% OF USERS access more information about products and services (such as employee benefits) ⁹



Once a Connection is accessed, **70.1% OF USERS** engage with the products and services they access ⁹

Learn More – Schedule A Demo – **LifeCents.com**

Sources:

1. FINRA National Financial Capability Study, 2015
2. "Global Financial Literacy Survey, 2018 Results" Standard & Poor
3. USA Today, 2018
<https://www.usatoday.com/story/money/personalfinance/budget-and-spending/2018/05/22/what-average-american-needs-in-emergency-savings/35175419/>
4. CNN Money, 2013
5. Marketwatch, 2018
<https://www.marketwatch.com/story/now-the-bad-news-and-slightly-less-horrible-news-about-saving-for-retirement-2018-03-07>
6. "Report on the Economic Well-Being of U.S. Households", 2017, Federal Reserve Board
7. "Employee Financial Wellness Survey, 2018 results" PriceWaterHouse Coopers. May 2018. <https://www.pwc.com/us/en/private-company-services/publications/assets/pwc-2018-employee-wellness-survey.pdf>
8. Gallagher's 2018 Human Capital Insights Report, 2018
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Understanding Employees is the Key to Engagement

Customer Success Story



Employers are continuously looking for new, innovative, and impactful ways to engage their employees and foster a positive company culture.

In order to effectively engage employees, it's important to first understand them. Each year, employers invest over \$750 Million in employee engagement methods such as employee benefits and surveys to help increase employee engagement, retention and overall workplace satisfaction. While these are important steps, they offer no real insights into employee goals, challenges, and needs.

The majority of engagement surveys do not provide contextual information about employee responses, which is as critical as the answers themselves. To compound this, many employees do not trust that their answers will remain anonymous and are hesitant to raise issues out of fear of reprisal. These shortcomings make getting to the root of engagement issues challenging. *Measuring how employees respond to questions is far less valuable when you have no insight into why they responded how they did.*

Employee benefit utilization data can be a helpful tool in understanding their needs. However, like engagement surveys, this data falls short of helping employers understand why benefits are or aren't being utilized.

When a top nonprofit health system in the mid-Atlantic recently chose to implement a pilot of LifeCents to better understand their employees' financial needs and outlook on their current benefits, the organization discovered shocking statistics about their employees' financial health: roughly **9 out of 10 employees were financially stressed** and **1 in 4 lived paycheck-to-paycheck**.

After further examining employee responses, the company discovered what was fundamentally driving these alarming statistics. For example, **nearly 50% of all employees were currently carrying student debt** and making significant monthly payments, which many participants found difficult to pay and felt they needed every possible dollar in their paychecks to do so. These insights provided the context the employer needed to better understand benefits' utilization rates, including what's preventing employees from participating in benefits, and what benefits may be more suitable for their needs.

With 1 in 4 employees in the U.S. stating they are actively distracted or disengaged at work due to financial issues¹, having this information was invaluable to the organization in evaluating potential benefits offerings and ways to help foster a culture of wellness with their employees.

**Could you benefit from a better understanding of your employees' needs?
Ask about a LifeCents 45-day Wellness Challenge today.**

FOR MORE INFO OR TO **SCHEDULE A DEMO**
LifeCents.com ● 202.655.4534

1. "Employee Financial Wellness Survey, 2018 results" PriceWaterHouse Coopers. May 2018.



Why Traditional Approaches to Financial Literacy Don't Work



The success of a financial literacy program is often measured by its Return on Investment (ROI):

- Was there an increase in productivity within the organization?
- Did absenteeism decrease or did the turnover rate drop?

But, are these the right measures?

The traditional measures of ROI are long-term behavioral changes, but, while they are important, the small steps, milestones, and successes that are achieved in the short-term are the real measures of ROI.

Financial literacy isn't a one size fits all solution. Each person is unique, has their own financial story, and their own goals. For financial literacy to be truly effective, it needs to be personalized to each individual user and the learning needs to be interactive so that information can be transformed into action.

To learn more, visit www.lifecents.com/resources



**Content Series: Traditional Approaches
to Financial Wellness Come Up Short**



Issues Card

Topic Overview

Topic Deep Dive

Thought Paper



Financial Wellness & Guidance Program

Great news - your employer's wellness plan now includes access to LifeCents! LifeCents is a wellness platform that inspires and motivates people to improve their financial health and well-being.

LifeCents enables you to tell your financial story in order to understand your motivations, inspirations and aspirations as related to your financial goals. Based on your unique profile, LifeCents provides personalized recommendations to guide you on your financial journey. Along the way, you will create smarter money habits and the confidence you need to improve your financial health.

Understanding Your Financial Health

LifeCents begins with a personalized online financial health assessment, which is accessible from anywhere, at any time. The assessment is designed to improve your understanding of your financial health, build a personalized experience within LifeCents, and acts as a basis from which LifeCents will recommend next steps.

Financial Wellness Plans, Built For You

Financial situations and needs are different for everyone. LifeCents provides support and guidance, specific to your financial situation, health, and goals. Through LifeCents, you will:

- Set specific attainable goals for your financial future
- Build a comprehensive financial action plan
- Receive personalized recommendations and ongoing support along your financial journey
- Connect to resources and benefits that will help you meet your financial goals
- Track progress and celebrate growth
- Participate in LifeCents Challenges with the chance to earn exciting rewards

Ongoing Growth & Guidance

With a customized plan and goals in place, LifeCents will help you track your progress through badges, achievements, activity reports, and access to a comprehensive Financial Health Report.

As you make progress towards your goals, LifeCents lets you know where you stand, provides you with access to resources, helps you build confidence in your financial knowledge, and helps you take the next steps in your journey towards financial freedom.

TO GET STARTED, SIGN UP AT
[LIFECENTS.COM](https://lifecents.com) TODAY.





What Is LifeCents?

LifeCents is an online, personal financial health and wellness app that helps you understand and improve your financial health and well-being.

Like a personal trainer, LifeCents helps you create a personalized wellness plan and actionable steps you need to achieve your financial goals.



GET STARTED BY SIGNING UP AT
LIFECENTS.COM TODAY

Every day counts.