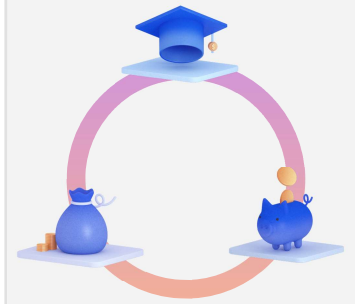


## Digital Debt Management

Candidly's digital debt management tool helps users discover their optimal strategy for paying down debts, saving for an emergency and investing for the future based on their unique financial background.

The API-only optimization engine simultaneously analyzes account balances and spending patterns to produce bespoke, actionable insights and financial milestone visualizations.



### The state of employees' finances



#### Paradox of choice

Employees often struggle to decide how to allocate their money across liabilities and assets.




#### Decisions today impact tomorrow

The cost of a non-optimal strategy compounds over time.



#### Finance is personal

Everyone has unique financial goals and challenges, creating the need for a personalized optimization engine.



Candidly's digital debt management tool may yield a net wealth improvement of **10%** over the average of traditional financial advice.\*

\*In a research analysis, individuals that would have leveraged Candidly's digital debt management guidance would have yielded a 10% higher net worth than the same individual who followed traditional financial advice of sequentially prioritizing contributions across credit card debt, emergency savings, and then retirement savings.

### Meet Candidly's modern solution



Simultaneous optimization across consumer debt, liquidity and assets.



Data-driven nudges to maximize uptake on the next-best action within your solution.



Unlock financial guidance at scale to position yourself for bolstered AUM.



API deployment means you can maintain consistency in visual branding and experience