



Best Money Moves[®]
money. career. life.

Helping Employees and their Families
Make Better Financial Decisions

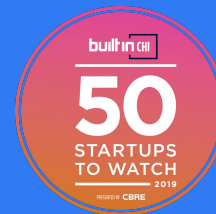
The Most Comprehensive Financial Wellness Experience for Employees

Founded by award-winning financial journalist and entrepreneur, Ilyce Glink, **Best Money Moves** is an award-winning financial wellness platform that helps people zero in on and solve financial problems.

Best Money Moves provides real guidance that helps people make smarter money decisions.

Configurable and brandable, BMM Premium serves as the one-stop platform or “hub” for a company’s financial wellness benefits such as pay advances, short term loans, student debt mitigation/refinancing, healthcare insights, as well as other voluntary benefits such as ID theft protection and insurance options.

We work with your benefit partners to bring employees a better and more personalized way to manage their financial lives.

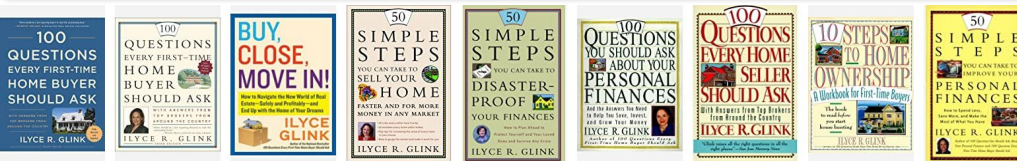




Ilyce Glink, Founder + CEO, is an award-winning financial journalist, syndicated columnist, radio talk show host (WGN/Cox Media), **global keynote speaker**, and **bestselling book author**.

Founder/CEO, **Think Glink Media**, a content communication, strategy, and production company. Helps companies like **Discover Card**, **Equifax**, **Humana**, and others find new ways to connect with customers, clients and employees.

Founder/CEO, **Best Money Moves**, a financial wellness technology company to help companies provide an unparalleled financial wellness education and engagement experience for their employees. Launching **Best Money Moves Connect** for financial services companies, and **Best Money Moves Premium**, a zero-cost to employers solution, in 2021.





Angus Carroll, President, Best Money Moves has held executive positions in technology, marketing and business development at both Fortune 500 companies (**Dun & Bradstreet, Ceridian**) and small technology companies (**Medicus, MindLeaders**).

Prior to joining Best Money Moves, Carroll was VP of Editorial and Production at **Cengage Learning**, one of the largest educational publishers in the U.S., where he headed online content and digital product development. There he was responsible for the editorial group, product development, and online products.

He is also **Curator of Darwin & Dinosaurs**, a high tech/high touch traveling museum exhibit that explores Darwin's life and work, from his voyage around the world to his development of the theory of natural selection.

Our Senior Leadership Team

Ilyce Glink, CEO + Founder	Angus Carroll, President	Mike Lavista, Acting CTO
<ul style="list-style-type: none">• Award-winning financial journalist, syndicated columnist, best-selling author• Serial entrepreneur, founder of four Chicago-based companies• Nationally-known consumer finance advocate	<ul style="list-style-type: none">• Experienced executive in technology, marketing and business development at both Fortune 500 companies (Dun & Bradstreet, Ceridian) and small technology companies (Medicus, MindLeaders).	<ul style="list-style-type: none">• 25+ years leading innovative technology teams building products and platforms for a wide range of companies
Lee Nidetz, Director of Sales and Business Development	April Powell, Director of Operations/Customer Success	Kris Mackenzie, Content Lead
<ul style="list-style-type: none">• Head of sales/part owner of staffing company for 27 years until successful exit	<ul style="list-style-type: none">• 20+ years of experience running top teams at institutional investment advisory companies	<ul style="list-style-type: none">• Runs large-scale content projects, delivering as much as 40+ pieces of content/month, overseeing day-to-day management of both internal and third-party client projects.

Our team oversees a group of 20+ employees and contractors.

Key Differentiators: Our Board of Advisors

- **Josh Bersin** Bersin Consulting, HT Tech consultant
- **Shon Dellinger** SVP, Marketing & Customer Care, BOLD; Board member, Ubiquity Retirement & Savings
- **Steve Ely** CEO, eCredable; Fmr. President, Equifax Global Consumer Services Division
- **Harry Epstein** CEO, Quadrant Management; CEO, p-Chip; investor and board member
- **Frank Serrino** CEO and private investor
- **Myra Hart** PhD Former director, Data and Analytics, Equifax Workforce Solutions
- **John Heithaus** CMO, BrightMLS; Principal, Superstar Factory Productions and PureMusic, Nashville
- **Mike Lavista** Acting CTO, Best Money Moves, CEO Caxy Interactive
- **Josh Lowitz** Principal, J. Lowitz Company; Partner and Co-Founder, Consumer Intelligence Research Partners; Director, Lab42; Founder/former CEO TV Land Stores
- **Larry Washow** Fmr CEO, AMCOL; board member and investor

Our Customers & Partners

cover millions of lives



United Way
of Westchester and Putnam



Sunlight Financial



Rocky River City School District



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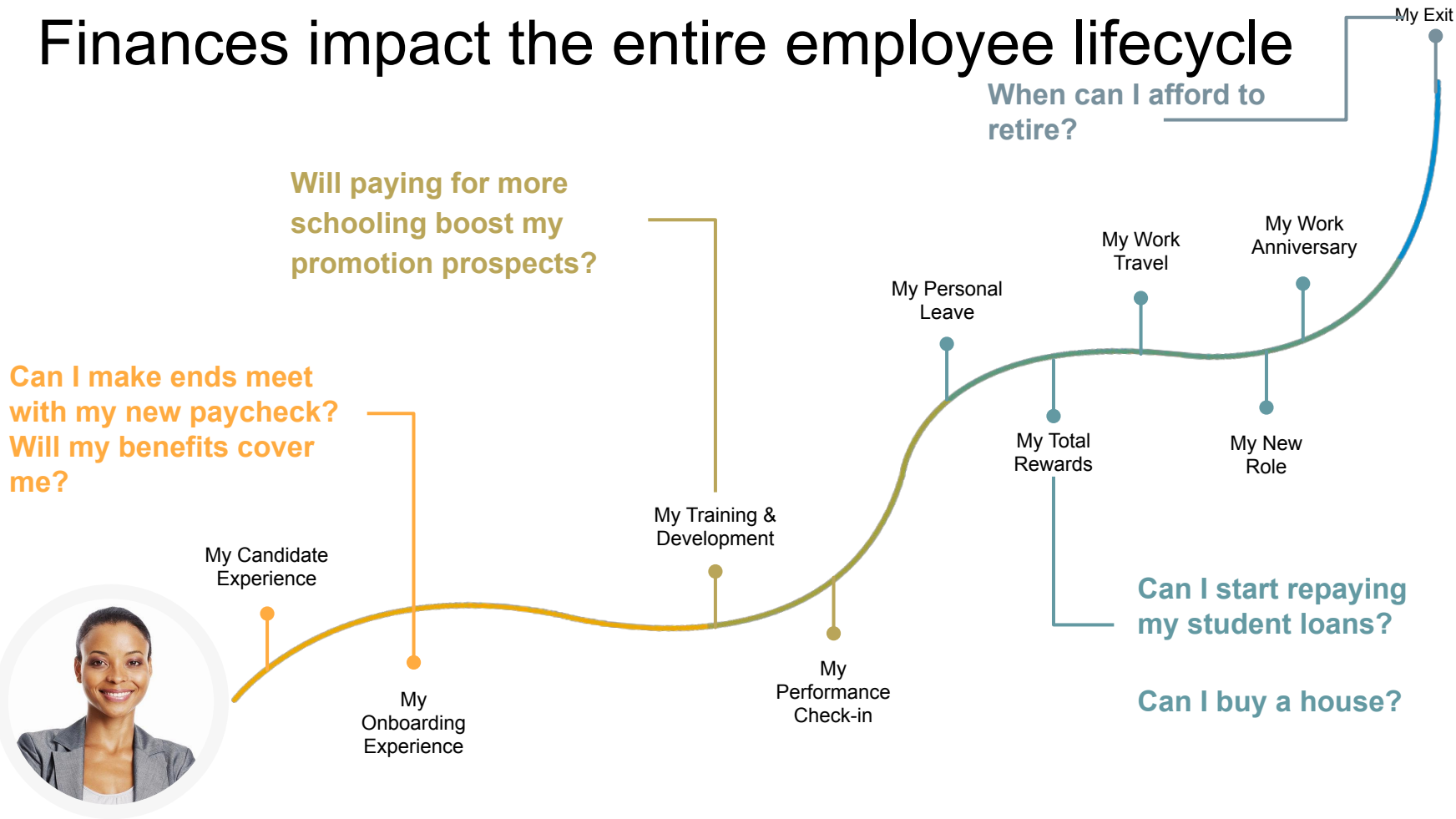


Vision401k



corehealth
TECHNOLOGIES
Inspire. Ignite. Revolutionize. Well-Being.

Finances impact the entire employee lifecycle



Employees **financial (un)wellness** is expensive:

Employees are more likely to be alcoholic, drug-addicted, overweight, have increased workplace accidents, negative co-worker interactions, unexplained absences, and healthcare costs.

2x

Financially-stressed employees are more than twice as likely to look for a new job

3-5

Work hours per week are spent fixing financial issues

71%

Of your employees are carrying active debt balances

45M

Americans have student loan debt, graduating with more than \$30,000

8X

Financially-stressed employees are more likely to have 8 times the number of workplace accidents

30%

Financially-stressed male employees are 30% more likely to begin drinking heavily and smoking more

72%

Of Americans are stressed out about money and 22% experience extreme financial stress

\$1,300

Average cost to an employee who chooses the wrong health plan

25%

Of employees who earn \$160,000+ per year are financially stressed

Workforce financial stress costs employers 13-18% of annual salary



Best Money Moves®

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Sources: DrugFree.org, <https://www.recoveryunplugged.com>, Equifax, myhealthmath, PwC, SalaryFinance, Mercer

Our Results: **Changed Lives**

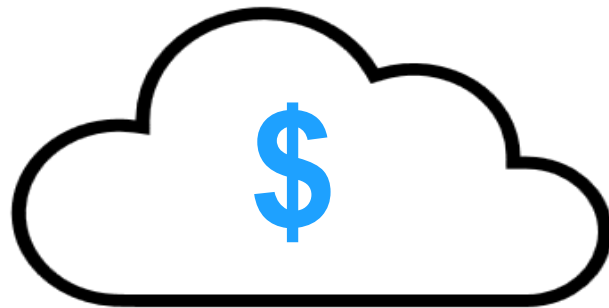
- **33%** average usage over entire population
- Usage ranges from **20 to 82%**
- **50%** of users build a budget, visit site nearly monthly
- **4.7/5.0** user rating
- **12%** reduction in financial stress
- **8%** Reduction in turnover
- Higher levels of productivity and engagement

Key Best Money Moves Differentiators:

1. **Fully integrated.** The way we think about how employees should interact with their salary and benefits.
2. **Content.** We build powerful, interactive tools designed to engage employees, and let them learn at their own pace. And, we find best-in-class solutions to bring additional value to employees and employers.
3. **Customer service.** Our team delivers outstanding customer service, to both employers and employees. We believe in high-touch, exceptional support. We're here to help.
4. **Modular and flexible approach to solution design.** Bring a complete financial wellness solution to your employees in a whole new way. Our modular approach to the product allows companies the flexibility to incorporate their benefits and 3rd party vendors, and/or add in our best-in-class partners via our marketplace.

What's the best way to make smart decisions about your money?

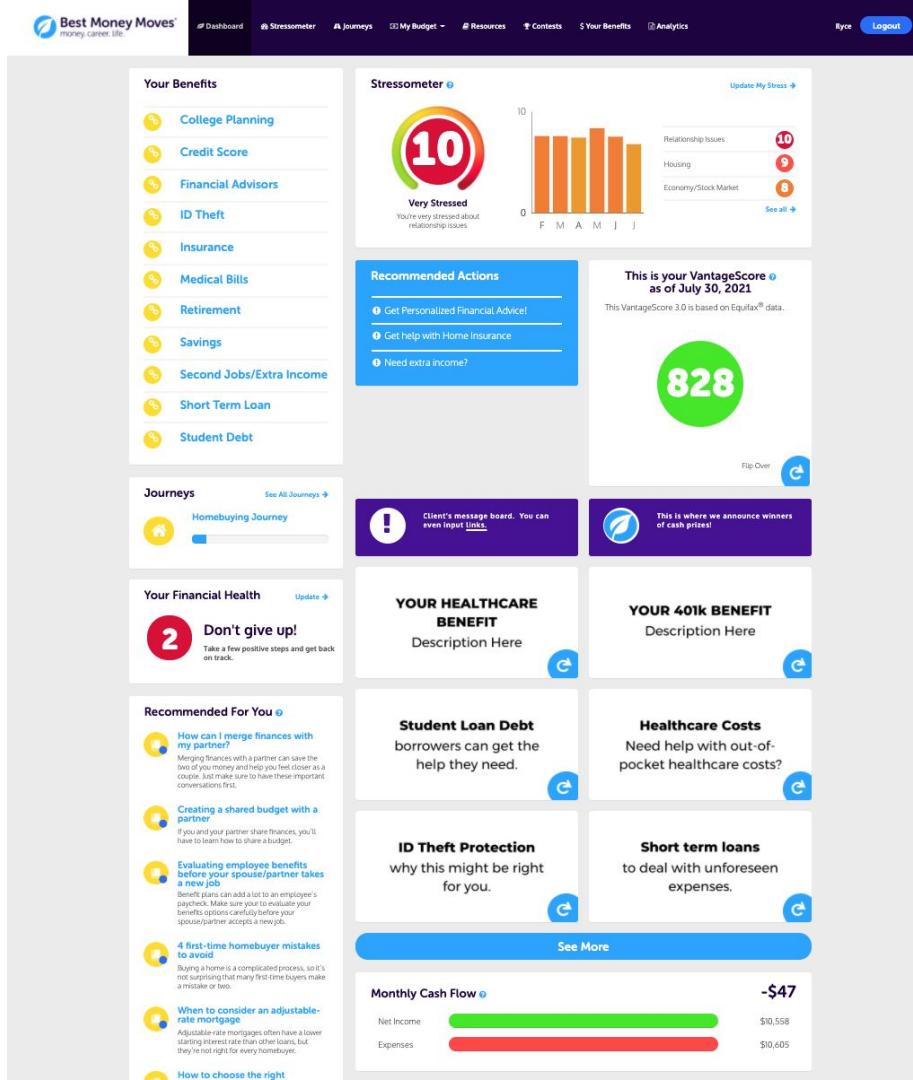
Put all the information in one place and let us help your employees understand the best way to save, spend, and utilize their benefits.



Best Money Moves Premium is an integrated financial wellness ecosystem that allows for an exceptional level of customization and personalization on top of the regular financial wellness platform, including the incorporation of:

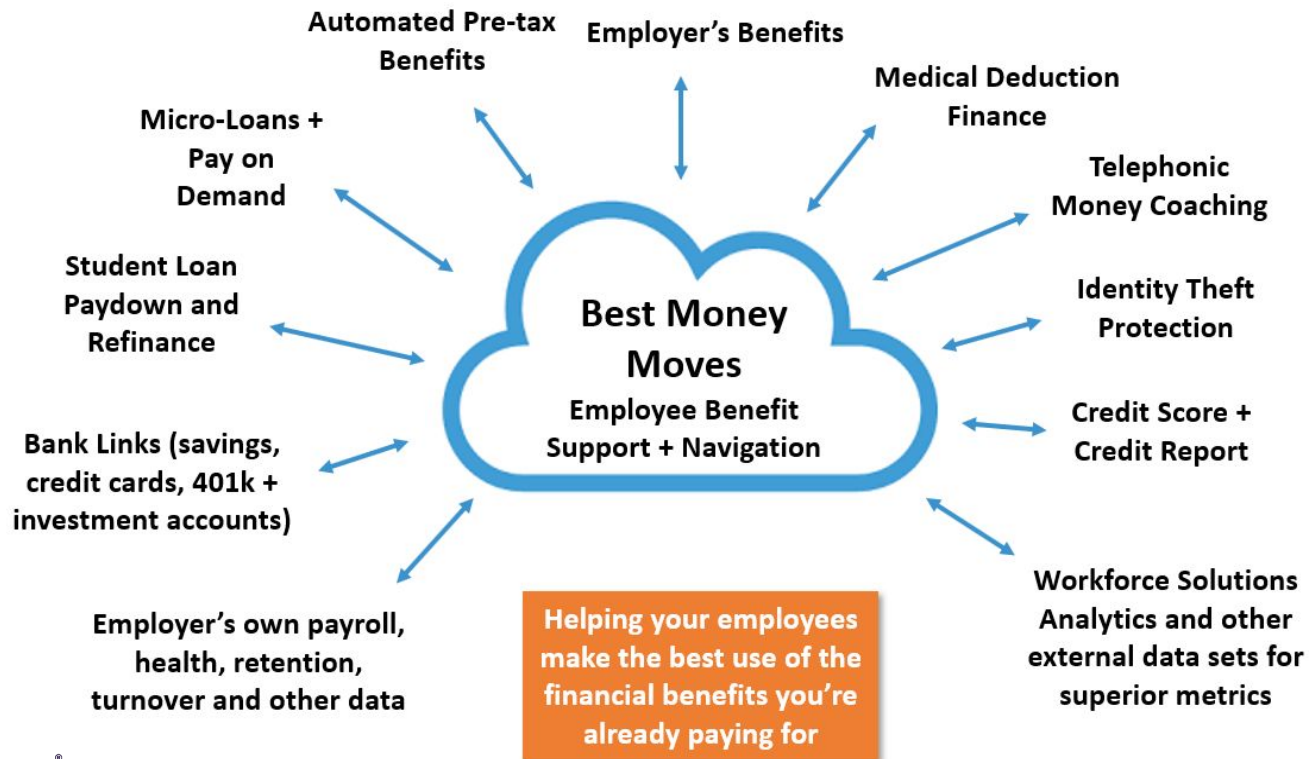
- ✓ Company-paid benefits
- ✓ Voluntary benefit partners, including insurance, short-term loans, savings plans, student debt assistance, insurance products, HSAs, and more
- ✓ Credit scores

Each of these benefits connects into the Best Money Moves Premium (via APIs and SSO) and is featured on a page where employees can learn more and then sign in or sign up (or link to a site where they can sign up). Once they sign into the program, personalized information will appear on their dashboard, allowing employees to see their personal financial information in one place.



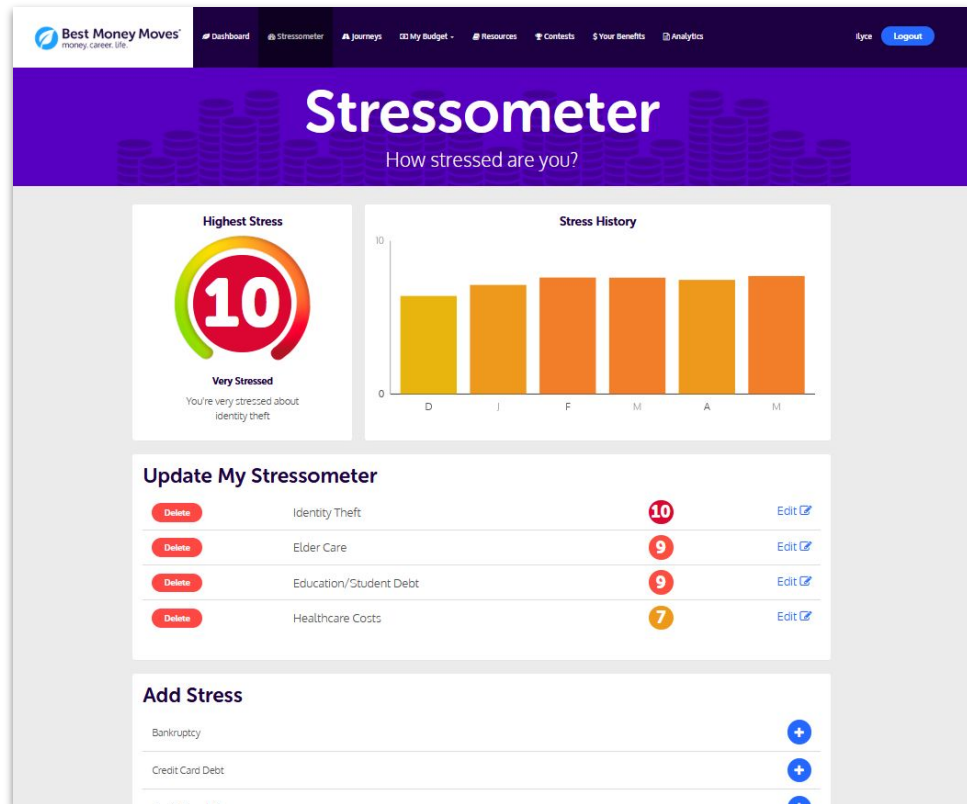
We believe that integrating benefits allows our partners to push the most relevant financial benefits to their users - just when they need it most!

**Contextual
=
Relevance**



Flagship tool: The Stressometer

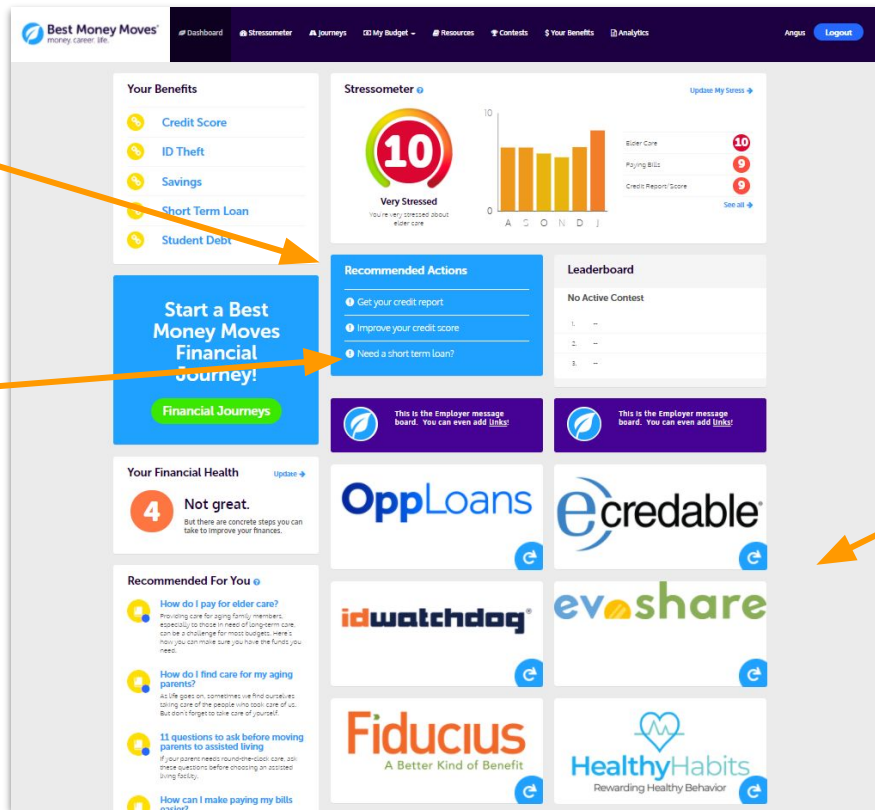
- Designed as **the heart of the product**
- Employees measure their level of financial stress in **15 categories**, everything from bankruptcy, healthcare, and relationships to credit card debt, student loans, and bankruptcy
- All measurements are tagged, and fed into our algorithm, which **pushes personalized content**, tools, corporate paid and voluntary benefits to the user
- The underlying Algorithm is called **“contextual benefit navigation and support”**
- If you get **useful, helpful information** and benefit/product suggestions served up to you at the time **when you’re looking for them**, you’re much more likely to take advantage of them, reducing financial stress



Contextual benefit support and navigation, powered by AI, helps personalize benefits for employees so they make better financial decisions.

Alerts are driven by internal triggers. Each partner can pick three triggers that will be built algorithmically into the product that will result in an alert.

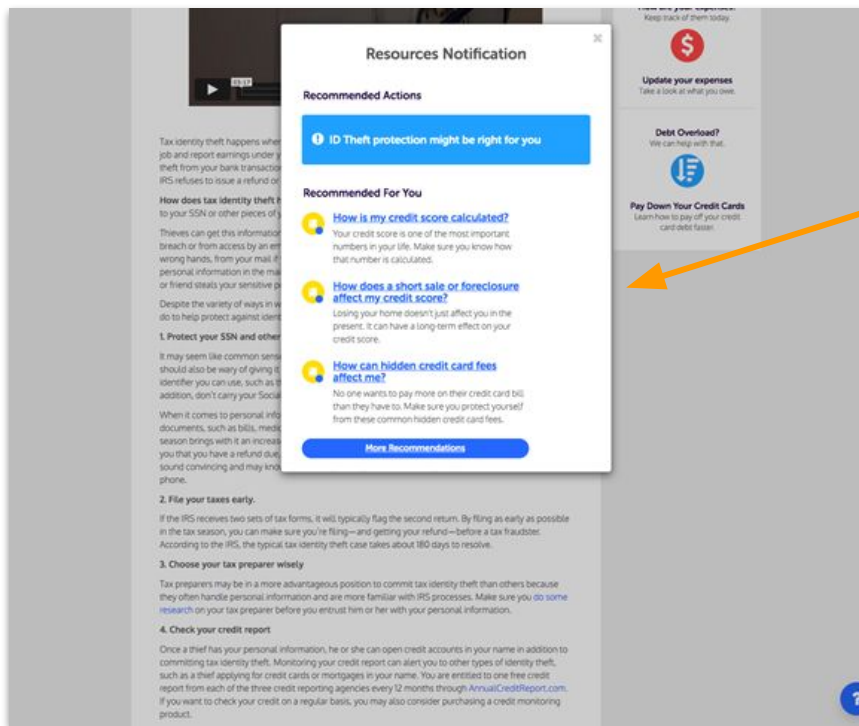
Alerts stay until they are reviewed or are replaced with new Alerts. Users can access all alerts and messages here.



Benefit partners are listed here. These tiles flip over and provide information about the benefit or product. Clicking on the tile will take users to a co-branded page that explains the benefit and an SSO link to sign up or gain access to the product.

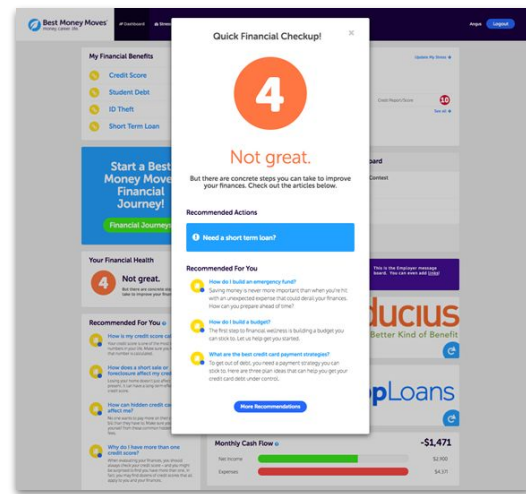
Once the user has selected the benefit and enrolled, an API will bring the results of the product back to the home page. The user will be able to see all their financial benefits on their dashboard.

Alerts pop up through the system, as users measure their financial stress levels, read or 800+ pieces of content, use the budget, watch videos, or engage in Journeys



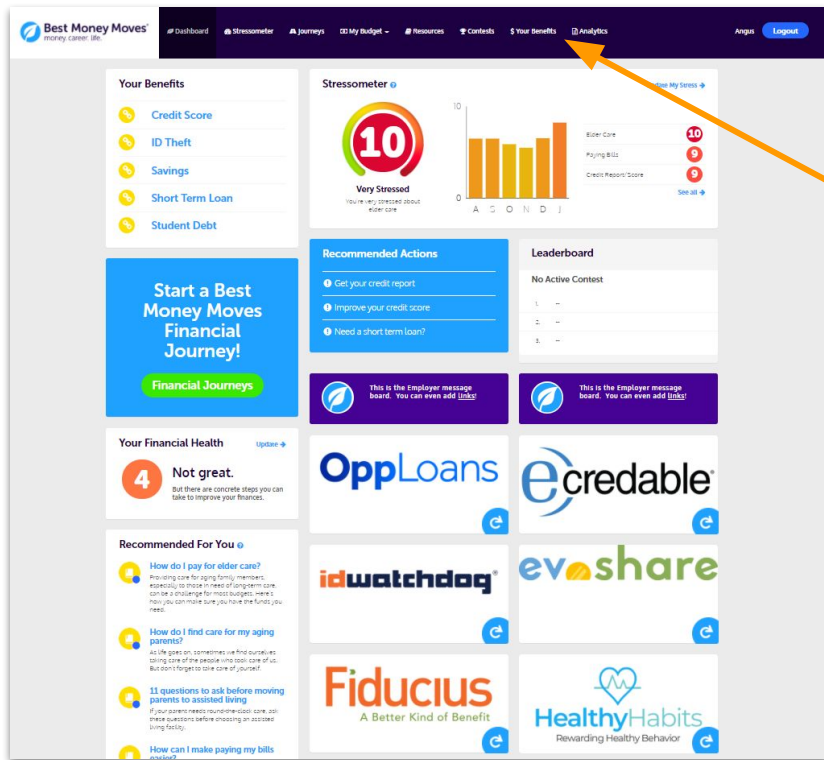
Registered Alerts then show up on the home page under “Recommended Actions” while “My Financial Benefits” lists suggested help or products the user has already signed into.

And, if stress level measurement indicates an optimal solution, an Alert pops up:



Next: Alerts and recommendations pushed to SMS Texting and email.

Contextual benefit support and navigation, powered by AI, helps personalize benefits for employees so they make better financial decisions.



Your Benefits features all financial benefits (voluntary and corporate-paid) available, searchable by category:

- Credit-builder for individuals and small businesses
- Student loans
- Identity theft and reputation management protection
- Short-term loans
- Investment advice
- Second jobs
- Insurance products
- Savings plans
- 401(k) for micro-businesses
- Medical deduction/expense financing
- And, more...

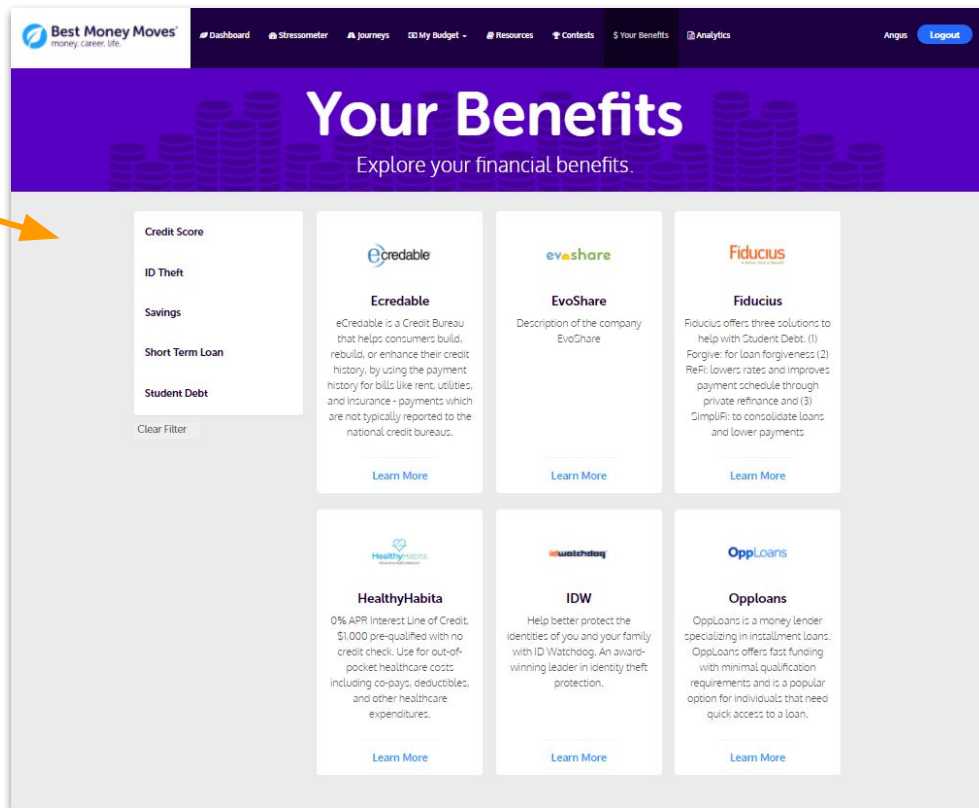
Benefit providers have been vetted and represent the best available benefits in the category. Or, customize with your benefits.

Contextual benefit support and navigation, powered by AI, helps personalize benefits for employees so they make better financial decisions.

Your Benefits features an unlimited number of corporate paid and voluntary benefits that can be listed here, easily filtered by the specific type of benefit offered.

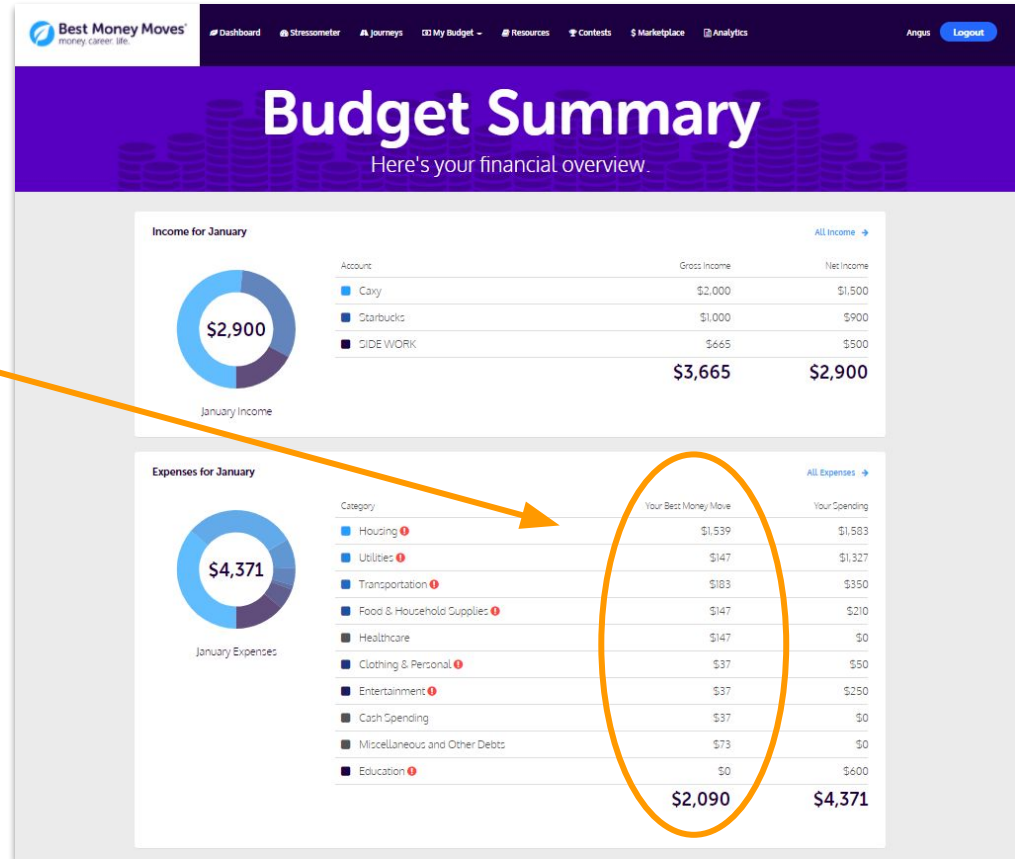
Pop-ups can be enabled to provide additional information, disclosures or disclaimers, as required.

Add your company benefits here and in the Resources section. And use our pre-vetted voluntary solutions, like salary-linked loans, to help your employees smooth out the bumps and better manage their financial lives.



Best Money Moves Premium includes all the award-winning financial wellness features you need

- **Stressometer** measures stress in 15 categories
- **800+ pieces of written and video content, tools, and calculators**, including new Covid-19 section
- **Budget** module shows users their best money moves, and will soon be automated with **BankLinks**.
- **Journeys** provides deep, interactive engagement
- **Custom contests** provides another proven engagement tool
- Get access to more than a dozen **best-in-class voluntary benefits**, like short-term loans, insurance options, ID theft protection, medical debt/deductible financing, investment advice and more...




Real-time credit scores are combined with reason codes to identify issues, then paired with information that can help resolve problems and rebuild credit

This is your VantageScore [?]
as of May 20, 2021

This VantageScore 3.0 is based on Equifax® data.




830


Flip Over 

Below are the two key factors impacting your VantageScore

1. Lack of sufficient credit history on bankcard or revolving accounts
2. You have either very few loans or too many loans with recent delinquencies

Recommended for you

-  [How is my credit score calculated?](#)
-  [How can I choose the best credit card for me?](#)
-  [Why is it important my credit score be high?](#)



Journeys: an in depth, interactive approach to achieving financial goals

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Dashboard Stressometer Journeys My Budget Resources Contents Your Benefits Analytics

Life's major financial milestones can be daunting. We help make them easier.

Our User Journeys are designed to help you break down complex financial situations into a doable step-by-step learning process. Choose a journey and progress through its steps by answering questions, reading articles, watching videos and taking short recap quizzes. We'll track your progress and save your information automatically as you work, so you can leave at any time and pick up where you left off later. Take as long as you need! We'll be here to help.

Check back soon for new User Journeys!

Your Badges:

When you complete a Journey, you'll receive bonus points in the Best Money Moves global contest and a collectible badge for your account!

Homebuying Journey

Build Your Best Savings Journey

Buying and Insuring a Car Journey

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Dashboard Stressometer Journeys My Budget Resources Contents Your Benefits Analytics

Buying and Insuring a Car Journey

Between commuting to work, chauffeuring kids to and from school, running errands or generally getting from point A to point B — Americans, collectively, spend billions of hours in a car each year. In fact, the U.S. Department of Transportation estimates we spend a 6 billion hours just sitting in traffic. If you're a driver, you deserve safe, reliable transportation that meets the needs of your family without totally breaking the bank. But buying a car is expensive, often only second in expense to the cost of buying a new home, and with the number of brands, models and insurance options on the market, how do you know where to start?

Buying a new car? Buying a used car? Buying your first car? We've got you covered. Follow our Journey to Buy and Insure a Car to spend less time stressing about the details of the process and more time out on the road where you belong.

Print My Checklists Print My Financials

Your Progress: 0%

Start Over

Step One: Video overview

Step Two: Figure out what you can afford

Chances are, you already have an idea in mind about the kind of car you're in the market for (not to mention the amenities it will have for you and your family). But the first step of any major purchase is to sit down and gauge how realistically your budget measures up with your wishes. Start out your Journey with an overview of the car buying process, the forgotten details, and extra expenses to consider in addition to the sticker price on each automobile. We'll teach you what costs to keep in mind when planning for an auto purchase, and help you measure your budget to better understand what you can realistically afford.

Continue

- What should I consider when buying a car?
- Is buying a car better than leasing?
- What to know when buying a car on a budget
- What can I afford to pay for a new car?
- Buying a new car with a co-signer

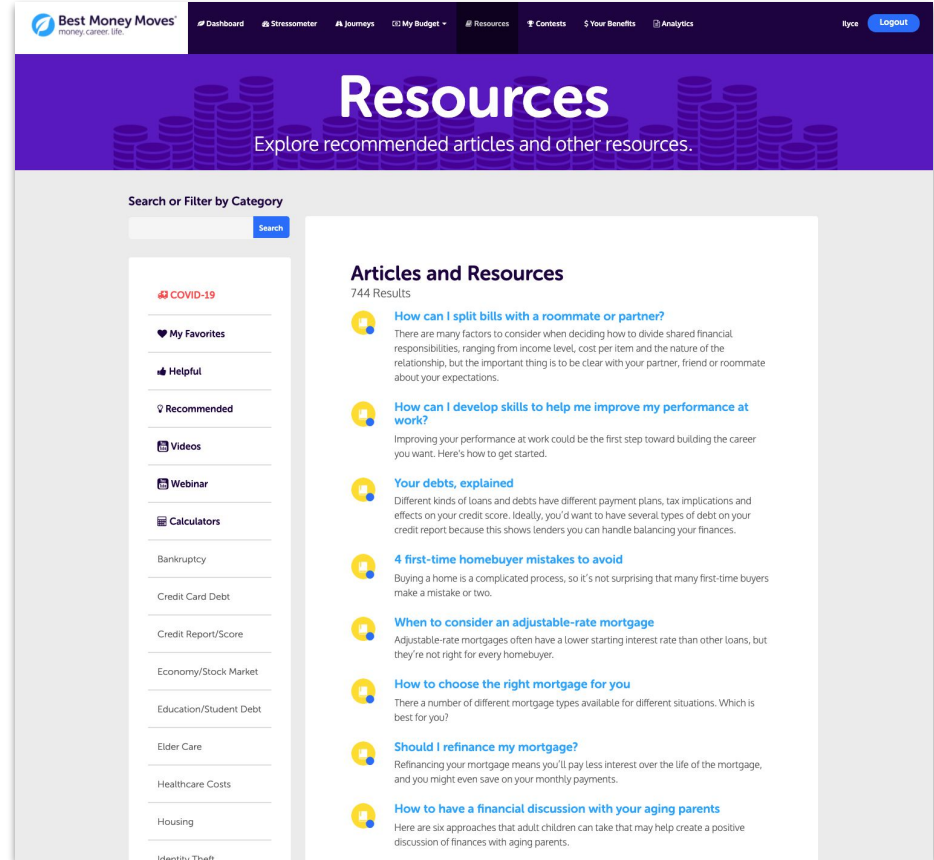
Step Three: Do your research and shop around

Step Four: Secure financing and close the deal

34% of all users look at the Journeys page and 12% start a journey! Users love the depth and interactivity.

Unparalleled, objective information guides decision-making

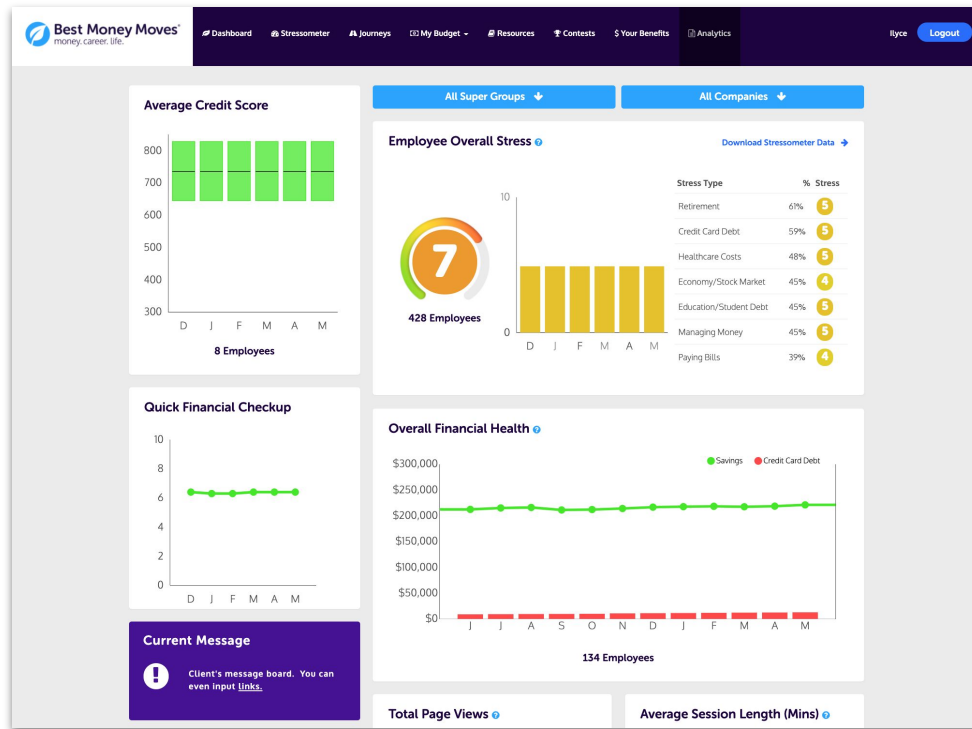
- Nearly **900 pieces** of original content, created specifically for the platform
- Content includes **written pieces, video, tools and calculators**
- Live **Webinars** are taped and made available
- Content is **audited annually**
- New **Covid-19** section provides links to federal, state and local resources
- **50%** of users come solely to use Resources
- **Highly customizable** - add your own content or remove irrelevant content



Analytics: Learn more about what motivates your employees

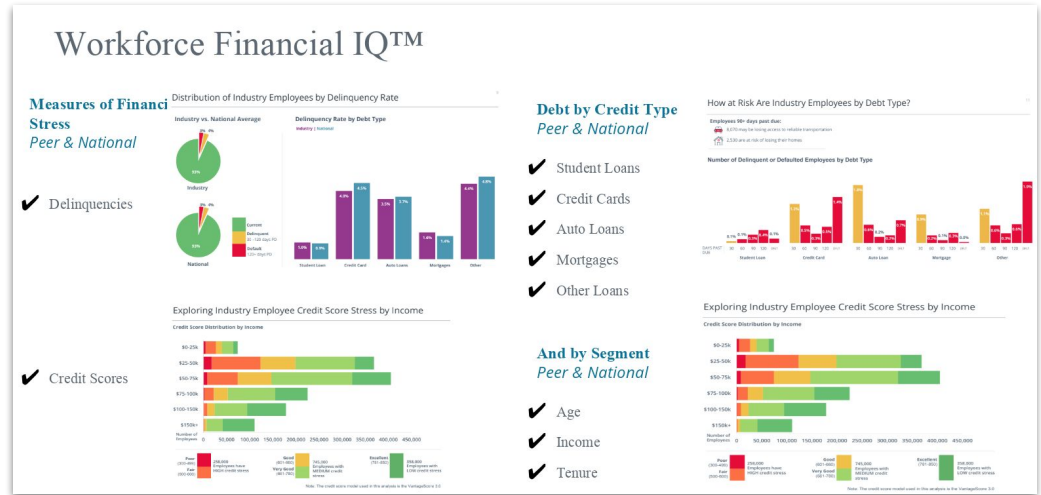
Best Money Moves Analytics provide a unique look at what types of financial stress your employees are facing.

You'll also see a high level look at overall financial data, the average credit score of your employees who sign in, plus the high/low scores. Finally, you'll see usage data.



And how your workforce compares to others in your industry

Add **Equifax's Workforce Financial IQ™** for empirical, anonymized data on the types and amount of debt being carried by your employees, filtered by age, gender, industry and other demographics.



Features

All of our standard features **plus** the employee and employer health plan decision support!

Additional upsell opportunities include:

- Identity theft protection (provided by our partners, Equifax)
- Integrated short-term loan that are repaid with payroll deductions
- Savings programs
- Student loan paydown platform and refinancing
- MyHealthMath health plan decisioning tool
- Upgraded Analytics
- And more...

Features	Premium
Stressometer	✓
800+ pieces of content	✓
Journeys	✓
Calculators	✓
Recommended Reading Algorithm	✓
Budget Module	✓
Quick Financial Checkup	✓
Gamification	✓
Contests	✓
HR Communication Tools	✓
Content Customization	✓
HR Analytics	✓
Credit Scores with reason codes	✓
Access to Money Coaches	✓
Your Benefits AI Overlay	✓
Your Benefits Marketplace	✓
Triggers	✓
Alerts	✓
Ability to Customize Benefits	✓
HR Analytics Upgraded	✓

Differentiator: Modular approach to solution design

Best Money Moves Content	Corporate-paid benefits	Voluntary Benefits/ Marketplace framework
Custom Content (webinars, videos, written, polls, quizzes, etc.)	MyHealthMath	Money Coaches
Gamification	Higher-level analytics (Workforce Financial IQ)	Fully-integrated short-term loans, pay advance, or buy now/pay later options
Group employees by location, job type, gender, etc.	Branding or whitelabel to suit (custom fonts and colors available)	API/SSO integrations into existing ben/admin or health wellness platform

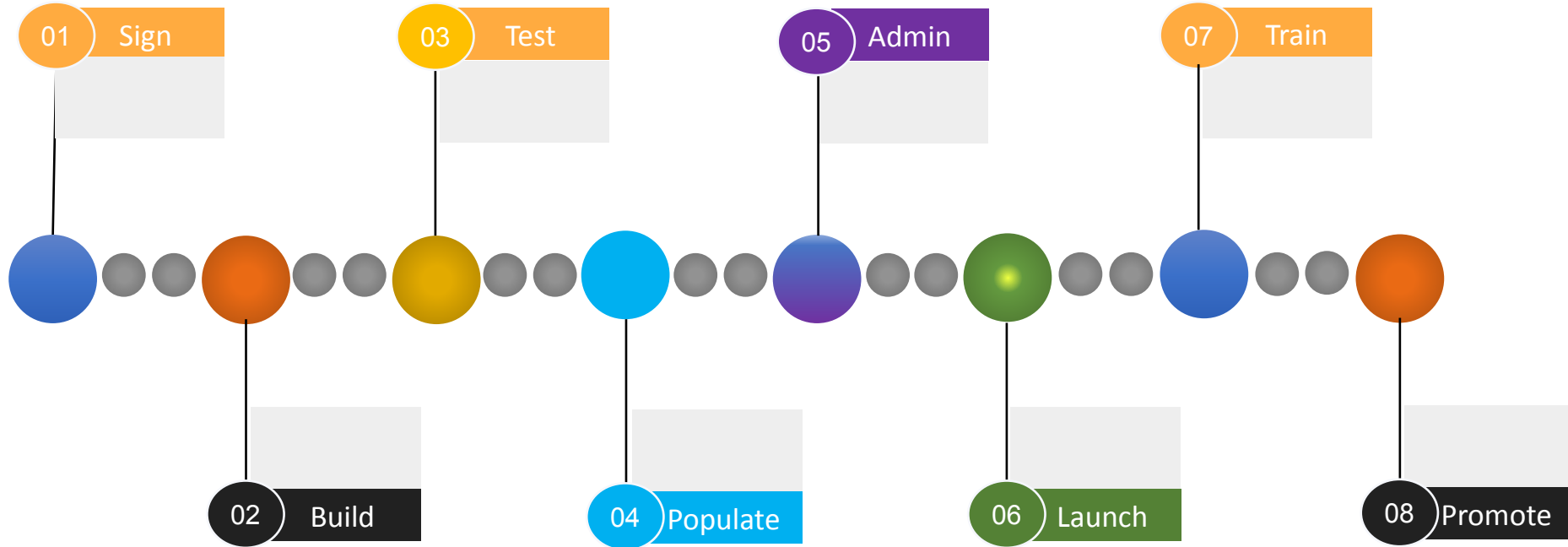
Decide what you want to offer, and how. We'll help you build the financial wellness platform that best meets your employees' needs.

Best Money Moves Premium Partners

Category	Partner	Category	Partner
Earned Wage Access (EWA)	Instant Financial	Credit Building	eCredable
Short-Term Loans	SalaryTap/OppFi	Financial Advisor	WealthRamp
Identity Theft Protection	ID Watchdog by Equifax	Retirement Readiness	RetirementNow
Student Loan Refinancing	Loan Sense Fiducius	Home/Auto Insurance	Insurify
Federal Student Loan Help and Loan Payment Platform	GotZoom	Life Insurance	Bestow
College Planning	LFE Institute	Medical Bills	HealthyHabits
Youth Financial Education	World of Money	Savings/Cash Back	EvoShare
Health Concierge	ZestHealth	Legal, Vision Benefit, Mortgage, Personal Loans and other Benefits	Coming soon

Platform partners subject to change. Aon's clients may add their own benefits or design a custom financial wellness program using their own benefits and some or none of our partners for a truly personalized experience.

Implementation? It's easy.
We do the heavy lifting and provide Tier 1 and Tier 2 support.



Launch and Ongoing Engagement Program

Launch Kit Includes:

- **Pre-written letter** from Best Money Moves Founder/CEO Ilyce Glink welcoming users to the program
- **Pre-written letter** from CEO or head of HR on why the program was chosen and how it can help
- **Admin training package** introduces HR to the software and how to manage the program
- **Tier 1 and Tier 2 Support**

Engagement Program Includes:

- **Weekly email engagement campaign** highlights contest winners, new tools and partners, and calendar-driven information for users
- **Monthly webinars** feature topics like “Love and Money” and “Build Financial Resilience,” as well as conversations with financial experts about how to build credit, pay down debt and manage retirement allow users to get their questions answered.
- **Monthly global contests** with cash prizes and companies can run their own custom contests, too!

Key Differentiators: Unparalleled customer support

- **Best Money Moves customer support** responds to emails or calls within 5 minutes during regular business hours, and within 24 hours over the weekend
- **Money Coaches** are available 7 days a week, 365 days/year
 - Monday to Friday: 8:30am - 10:30pm EST
 - Saturday: 9am - 9pm EST
 - Sunday: 9am - 7pm EST
- **HR Admin** training on demand
- Monthly **Customer Success** calls
- **Live webinar launch and launch kit** designed specifically for your employees, plus new webinars for open enrollment and other events!
- We work with HR and pull in **Equifax Workforce Financial IQ** to ascertain specific company concerns

What The Media and Our Customers Say About Best Money Moves

"Best Money Moves is a really sophisticated, smart, intuitive, good looking platform for folks to better manage their finances and to get some support from their organizations in helping them do that. I think it's a tool that's really needed and an interesting one as well."

- Steve Boese, Author, HRTech blog, and Co-Chair for the HR Tech Conference

"Best Money Moves is terrific! Our employees love it and I love how easy it is to use. I would recommend it to every workforce because nearly all employees are worried about money."

- Monica Goodwyn, Vice President, HR, Bright MLS

"This is a great tool to see your overall financial picture and to find ways to improve your situation."

- Chris, Progressive Health Employee

"I love your App!"

- Josh Bersin, Noted HR Tech consultant/speaker and CEO, Bersin Consulting

"This tool is best in class but also has the potential to be a game changer for individuals in a very personal way."

- Helen Drexler, President and CEO, Delta Dental of Colorado

"I've been looking for years for something like this. When we announced it to our group, I got a whole bunch of email from my employees saying 'Thank You!'"

- Dorri McWhorter, CEO, YWCA of Metropolitan Chicago

"The product was very helpful and instrumental in introducing the concept of budgeting and financial planning to our group of kids at the B&GC of Bluffton. Being the savvy online gurus they were, they quickly were able to figure out how to get around in the product and were able to create their first budget."

- Paul Hoyte, Boys & Girls Clubs of America

What The Media and Our Customers Say About Best Money Moves

“I wanted to write and thank you and share my experience of using Best Money Moves. I love the points but more importantly I love the articles. I have read up on everything from elder care to retirement. I know the site is for people younger than me (I hope to retire in 7 years) but there is really a wealth of information on this site.

“Personally, your advice has helped me to pay out my credit card debt, rebuild my savings account after liquidating to buy a house in March, and helped me to focus on re-assessing insurance needs. I am armed with 50 questions to discuss with my husband whose relationship with money is very different from my own. After the credit card payoff advice, the home buying journey was my second big aha moment. I learned a lot!

“I love, love, love this site and how Best Money Moves encourages you to get even more articles and resources in place. I had my organization sign on to provide services to all our employees and would love to hear ideas about how to encourage them to use the site.

“Anyway, a huge thank you. Not just for the check, but for helping me aim to financial independence.”

Anne-Marie Grey, CEO
UNHCR, the UN Refugee Agency

How do you deliver financial wellness? Like this:



Let Best Money Moves Premium help you get there, delivering engagement, conversion and increased satisfaction.



The Innovative Choice for Financial Wellness

BestMoneyMoves.com
847-242-0550



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Appendix

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847-242-0550

API/SSO Process

- We primarily use OAUTH technology for SSO
- We can also use SOAP or SAML2
- We can exchange data with ben/admin platforms, for a seamless UX
- We have published API for interacting with eligibility files
- We can deliver content to customer dash using endpoints

Security

- BMM runs in the Amazon cloud, fully backed up
- We also deploy our own tools (CloudFlare, Airbrake, etc.)
- We run monthly tests and mitigate immediately, and recently passed our annual pen test

Roadmap: 2022

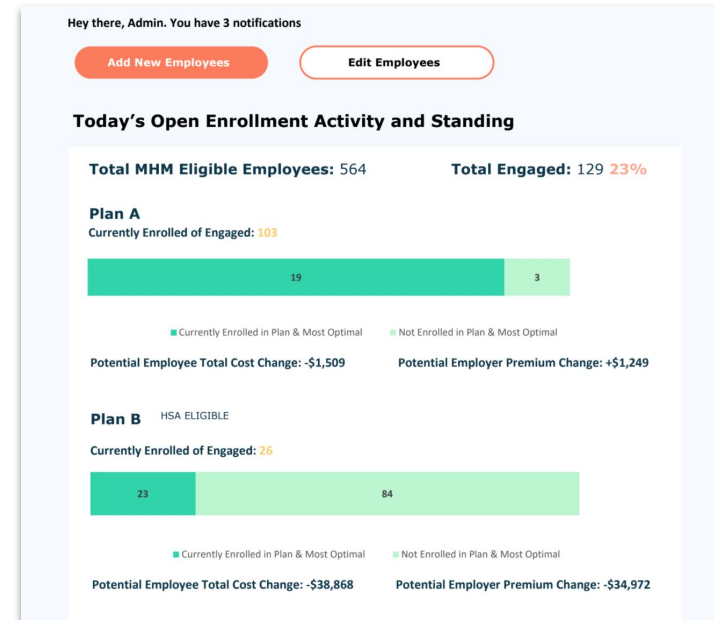
2022

- | | |
|--|---|
| <ul style="list-style-type: none">● Onboard several large platforms, with 5+ million lives● Add BankLinks, the ability to connect to all bank, credit card and other financial services accounts● Add 9 new Journeys● Add 200 new pieces of content● Design new AI, interactive overlay that will “talk” to your employees● Design upgraded Analytics page● Integrate MyHealthMath | <ul style="list-style-type: none">● Implement upgraded Analytics page● Build and implement new AI interactive overlay● Add 6 new Journeys (18 total currently planned)● Add 100 new pieces of content● Add additional triggers and alerts● Build Spanish-language version of BMM for US Market● Design and build additional health/financial integrations |
|--|---|

NEW! Personalized Health Decision Support from Partner MyHealthMath

Powered by **MyHealthMath(R)**, fully integrated into the Best Money Moves platform, this tool helps employees save up to \$1,300 per year by helping them pick the best health care offering based on a personalized analysis of their actual claims and an interactive survey that helps them estimate cost in the coming year. HR Admin sees instant feedback on employee engagement, and predictive usage and savings analytics based on claims data.

- 1 Employees go through a set of questions about their medical needs.
- 2 They receive an interactive report showing which health plan will save them the most money.
- 3 Employees then click to navigate to enrollment platform and confidently choose their health plan.



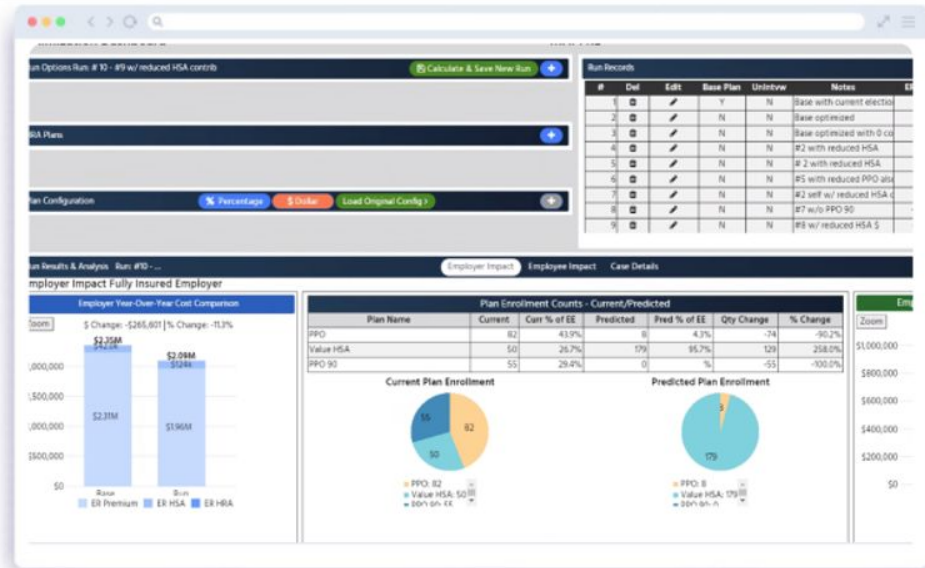
NEW! Health Benefit Optimization System helps employers save when employees choose a most cost-effective plan

Impact: Employees

- ~ \$1,300/year in employee savings
- 95% satisfaction rating
- 3x increase in employee plan migration

Impact: Employers

- See how pricing adjustments impact employee plan choice
- Identify plan design that captures maximal employee and employer saving



NEW! Give your DEI and workforce wellness initiatives a boost

All employees deserve an equal opportunity to choose health benefits that work for them. Best Money Moves and MyHealthMath offer an Equity Evaluation that shows employers opportunities to promote health and pay equity through plan design.

Embedded directly into the Best Money Moves dashboards, it's easy for your employees to take the MyHealthMath health survey and see the results. And, HR Admin can see the results immediately on the HR Analytics page.

- Lower wage earners are more likely to overspend on healthcare and undersave for retirement.
- 80% of employers will promote DEI initiatives in the next three years
- 70% of employers will promote DEI-related aspects of their benefit programs in the next three years

Share medical information. Get results.

Here are some common health events.
Do any of these apply to you or your household?

Add as many as you need.

<input type="checkbox"/> Specialists Visits or Special Health Consults See Details	<input type="checkbox"/> Pregnancy or Fertility Treatment See Details	<input type="checkbox"/> Surgery or Hospital Visits See Details
<input type="checkbox"/> X-Rays, Imaging, Lab Tests See Details	<input type="checkbox"/> I Don't Need These Types of Health Care See Details	

These services can affect your costs. Depending on your plan, it's best to check with your guidance.

