



**HELP YOUR EMPLOYEES  
REDUCE FINANCIAL STRESS**



# What Is Financial Wellness?

Financial wellness is...

- Having clarity around your money
- Attainable goals for the future
- And a plan to achieve them







# What Are The Financial Struggles Employees Face?

44.7

## UNPRECEDENTED DEBT

MILLION Americans have a total of \$1.64 trillion in student loan debt.

78%

## NO EMERGENCY FUNDS

of employees are living paycheck to paycheck; more than half can't cover a \$500 emergency.

33%

## LOW RETIREMENT FUNDING

of Americans have nothing saved for retirement; underutilized company HSA programs

<sup>1</sup> American Psychological Association. Stress in America. <https://www.apa.org/news/press/releases/stress/2021/sia-pandemic-report>

<sup>2</sup> <https://www.pwc.com/us/en/services/consulting/workforce-of-the-future/library/financial-well-being-retirement-survey.html>

<sup>3</sup> CDC (2021), Symptoms of Anxiety or Depressive Disorder and Use of Mental Health Care Among Adults During the COVID-19 Pandemic — United States, August 2020–February 2021



# It's impacting employers

Higher healthcare costs for people with high levels of financial stress:

**2X** heart attacks      **4X** clinical depression  
**5.5X** severe anxiety   **2.3X** sleep disorders

**71%**

of employees say  
finances are their #1  
source of stress







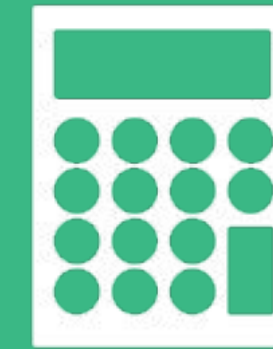
# Organizational Impacts of Financial Wellness

Financially stressed employees are **2.2x** more likely to leave their company

**\$1900** is the average cost of lost productivity due to financial stress per employee



Increase  
productivity



Lower overall  
healthcare costs



Optimize benefits  
decisions



Attract and retain  
top talent



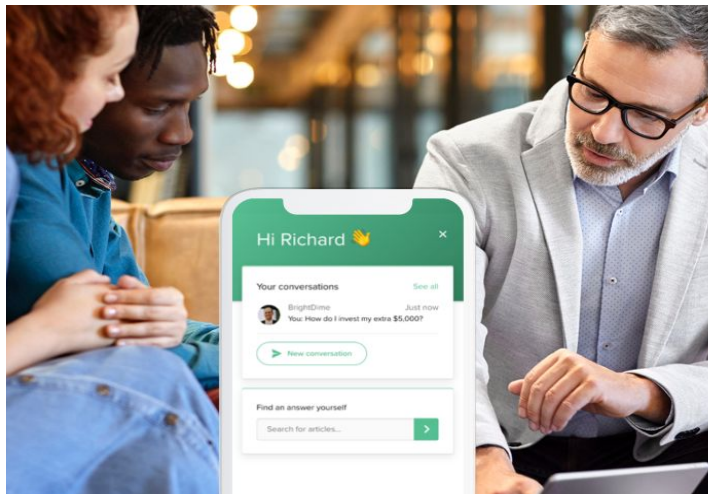


# BrightDime

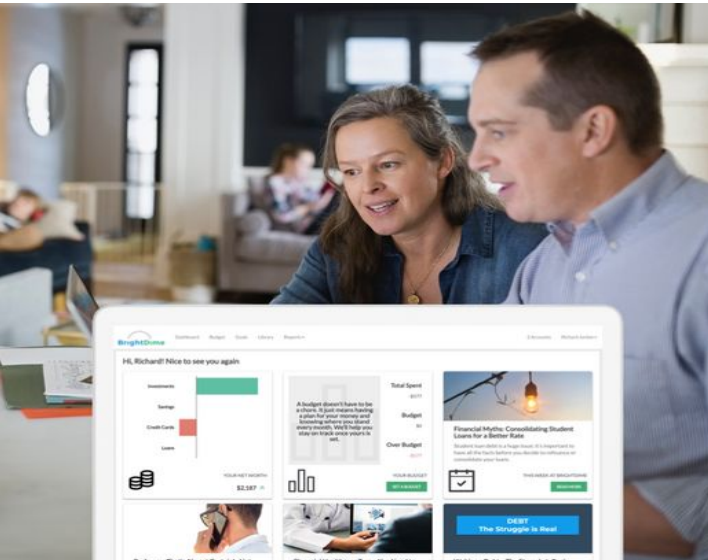
## Distinctive Features



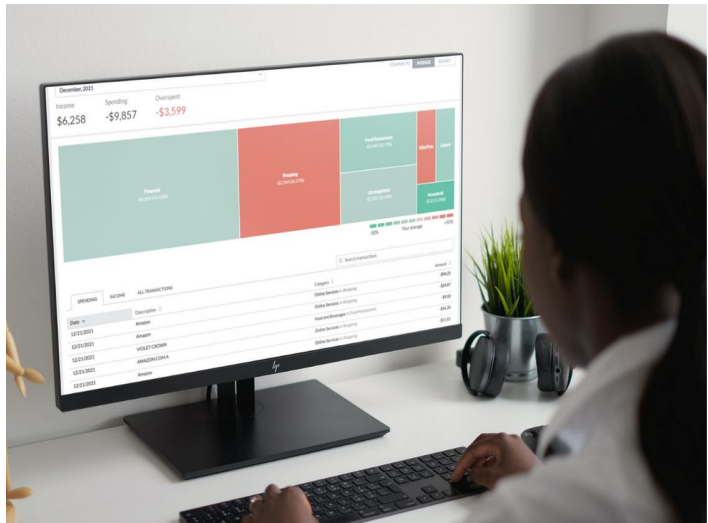
**DATA-DRIVEN MONEY TOOLS**



**UNLIMITED INDIVIDUAL  
FINANCIAL COACHING**



**EASY TO UNDERSTAND EDUCATION**



**INDEPENDENT / UNBIASED  
PARTNER**



**STRATEGIC INTEGRATION &  
ENGAGEMENT**





# Real One-on-one Chats

## STUDENT LOANS

How can I pay off my student loan faster?

## BUDGETING

What should I do with my tax refund?

## CREDIT

How can I improve my credit score to buy a home?

## DEBT

Should I take out a loan from my 401K?



# It's unique and we're getting results.



## Amber's Story

- Student Loan Debt
- No Plan
- Excess Cash
- Wants to start saving

## BrightDime Solution

- Create Emergency Fund
- Pay down credit cards
- Pay down student loans
- Save and invest for retirement



## Kwan's Story

- Wife lost job
- Wants to buy home
- Poor credit score
- Spending > income

## BrightDime Solution

- Ways to cut spending
- Created budget
- How to improve credit score
- Automated savings to buy home



## Evelyn's Story

- 59 and wants to retire soon
- Wants a check up
- Wants to see entire financial picture

## BrightDime Solution

- Ensured all expenses covered in budget
- Reviewed portfolio
- Developed retirement income strategy



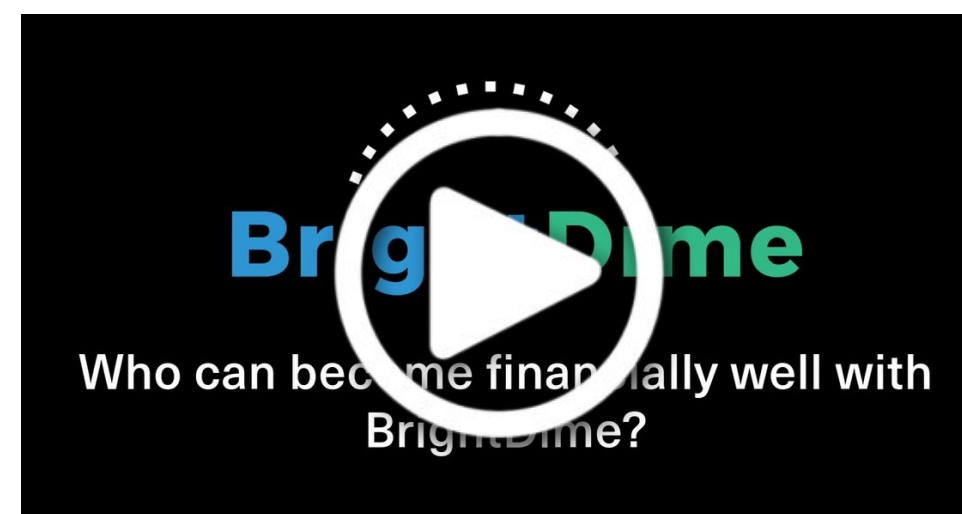
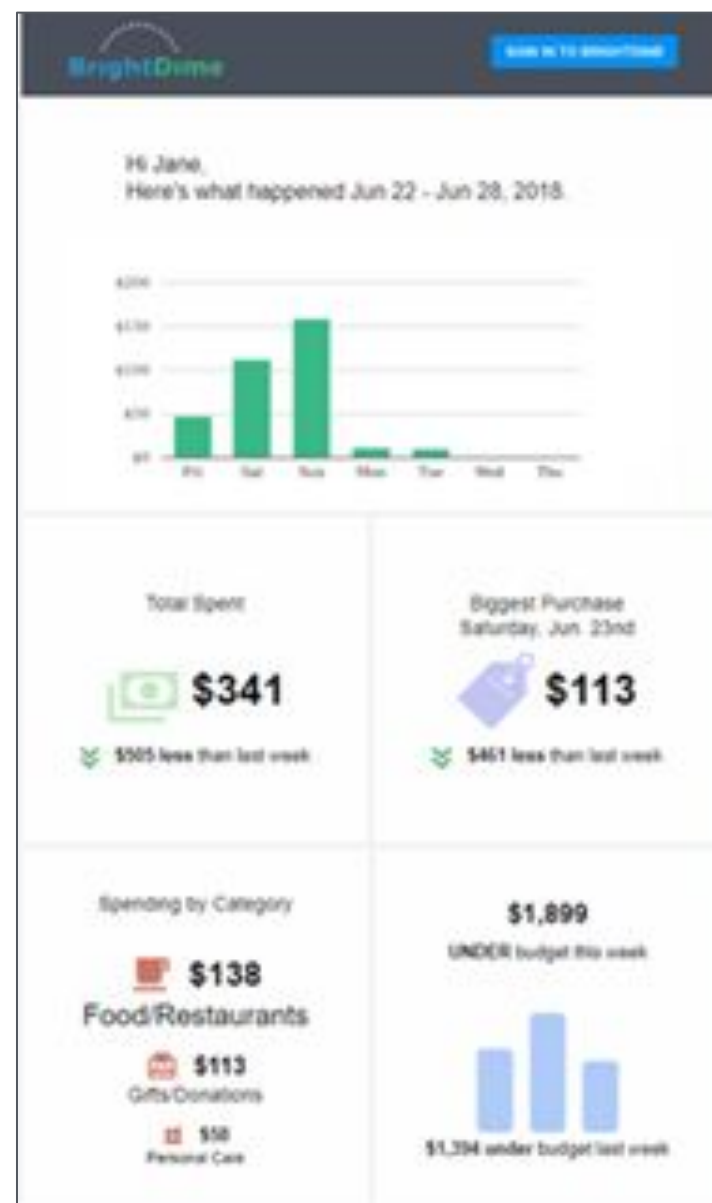
# Our Collaborative Engagement Strategy

Emails

Videos

Webinars

Flyers



**SIGN-UP FOR BRIGHTDIME TODAY FOR FREE!**

BRIGHTDIME HELPS YOU GET HOLD OF YOUR FINANCES, REDUCE STRESS, AND MOVE TOWARDS A MORE SECURE FINANCIAL FUTURE.

**Enroll Today!**  
[www.brightdime.com/hbg](http://www.brightdime.com/hbg)

**Already Enrolled?**  
[www.brightdime.com/login](http://www.brightdime.com/login)

**Innovative Money Tools**  
Easy-to-navigate platform helps you track and manage goals, budget, spending, debt, and investments with one simple login.

**Unlimited Personalized Coaching**  
Expert coaches are available to provide one-on-one guidance on financial questions big or small.

**Tailored Education**  
You can access articles, videos, and webinars to learn how to tackle debt, credit, saving, and unexpected expenses.

Tryon Medical has selected BrightDime, a financial wellness benefit.

**BrightDime**  
FINANCIAL WELLNESS

[contact@brightdime.com](mailto:contact@brightdime.com)

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FINANCIAL WELLNESS

**Kindred at Home**

**HOW CAN I SAVE MORE BEFORE I SPEND?**

**"Do not save what is left after spending, but spend what is left after savings." — Warren Buffet**

**PAYING YOURSELF FIRST**

When Warren Buffet talks about money, people listen. And they should; he's one of the richest people in the world and widely regarded as one of the most successful investors ever.

His idea of saving is so important and so difficult for many of us to get right. We see it over and over again; when asked how they are saving and investing for the future people say, "I try and put away whatever I have left at the end of the month." The better (and yes, harder) way, is to make your future a first-class priority, by paying yourself first.

This philosophy reverses the usual pattern of spend. You start each month by saving first. That saving could be a contribution to a retirement account like your 401(k) or an IRA, or moving money to a dedicated savings account. Consider this saving a monthly "bill" and pay it, just like you do rent or an electric bill. If there's money left after you've paid yourself and all your bills, that's what you spend if you want to.

[contact@brightdime.com](mailto:contact@brightdime.com)  
[www.brightdime.com](http://www.brightdime.com)

BrightDime partners with you to create **annual engagement playbooks**, quarterly **strategy sessions** with **metrics review**, and a **tailored communication plan** relevant to your employee population



# Product Security and Privacy

BrightDime is a highly scalable cloud based mobile responsive web application running in **Amazon Web Services** data centers.



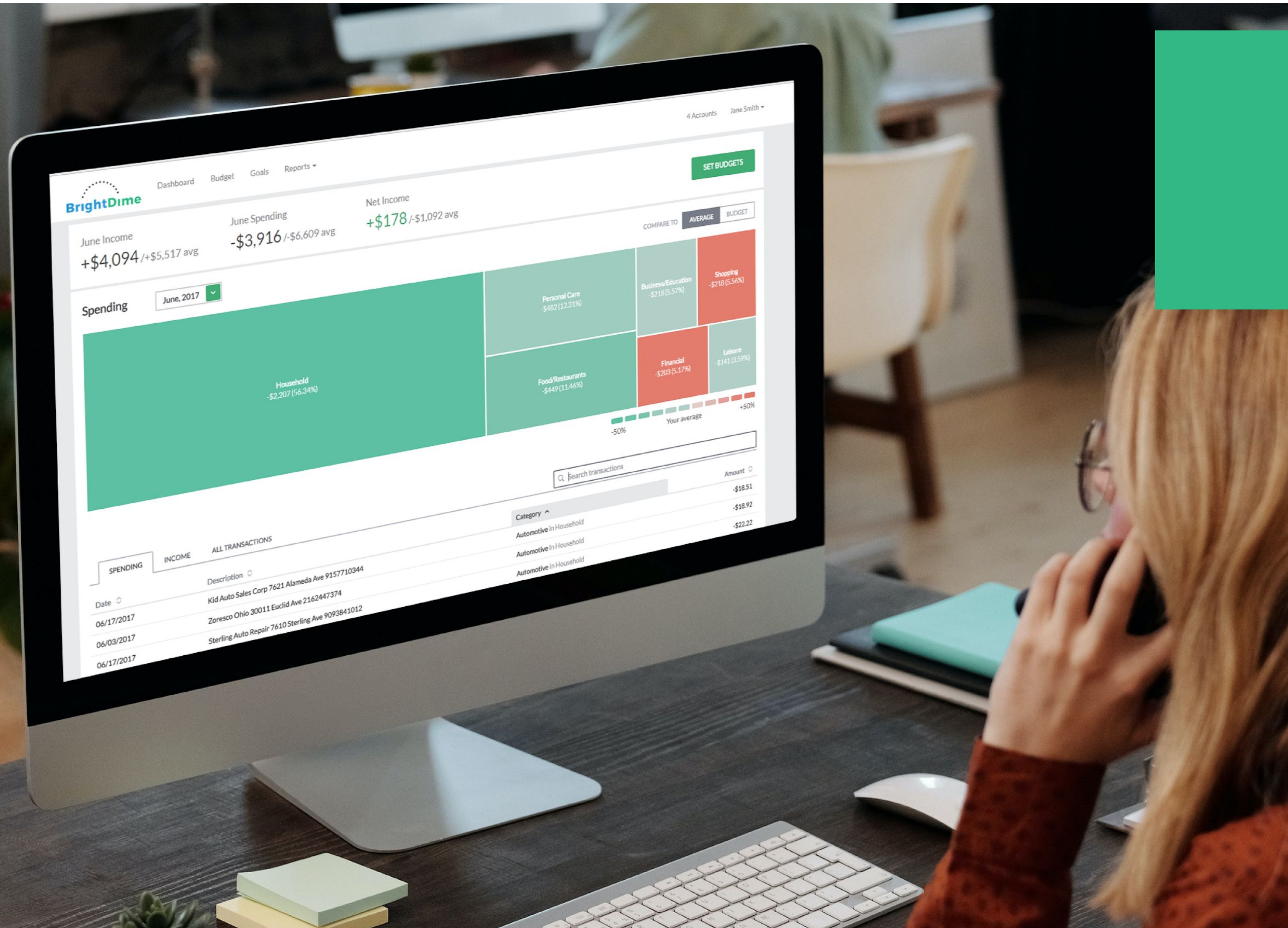
BrightDime maintains a comprehensive information security program built on principles of least privilege and defense in depth. Our application and infrastructure are **continuously monitored and tested by Qualys**; we work with third party security experts for **annual pentests**, and we have completed a **SOC2 Type 1 examination**.



BrightDime's approach to client and user data is to collect the minimum required to provide our service, encrypt it in transit and at rest, and **never sell that data to third parties**.







# Questions?

**Dan Comisar**  
**BrightDime**  
**Strategy and Growth Officer**  
**[dan.comisar@brightdime.com](mailto:dan.comisar@brightdime.com)**