



FINANCIAL WELLNESS IS THE ONLY WAY TO CHANGE THE FINANCIAL BEHAVIOR OF YOUR COMPANY'S BEST ASSET

WHY FINANCIAL WELLNESS

- * 61% of employees experience financial stress
- One of three employees will spend company time resolving their financial problems
- On average employees will spend 12 hours per month doing this
- Financial wellness significantly reduces employee requests for 401(k) loans, and increases benefit participation

WHY FINANCIAL WELLNESS

A new survey assessing financial wellness programs in the workplace reveals:

- With the help of a financial wellness program, 66% of employees said they have been able to increase their monthly savings
 - + 31% increased savings by \$1-\$50, 25% by \$51-\$200, 7% by \$200-\$400, and 3% by more than \$400
- * 85% of employers reported employees became more productive at work after using a financial wellness program to resolve a personal challenge
- 71% of employees reported an increase in financial knowledge and wellbeing as a direct result of participation in a financial wellness program

WHY KOFE

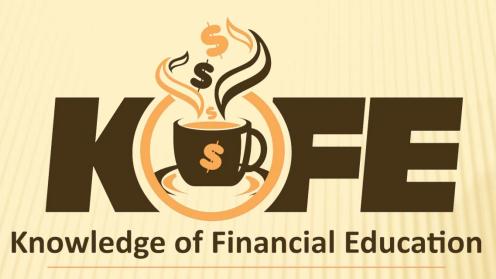
- XOFE is a product of Consolidated Credit, which brings over 20 years of know-how
- To provide employees with user friendly financial education and empowerment
- To provide wealth-building financial resources
- Flexibility and Adaptation, we tailor our programs to meet the needs of each of our clients
- Better finances => Better employees
- XOFE helps employees make every dollar go further

WHY KOFE

- Increased employee morale and wellbeing
- Increased productivity
- Increased benefit participation
- Increase pre-planning prior to financial decision-making
- Enhance company culture
- Decrease overall debt level
- Decrease tardiness and absenteeism
- Decrease alcoholism and substance abuse
- Decrease turnover and HR administration cost
- Decrease stress at work and healthcare cost
- Decrease employee theft

SERVICE OPTIONS

- Online portal, configurable to include company's logo (optional)
 - × 100+ educational videos
 - × 30+ downloadable books
 - Budgeting tools
 - × And much, much more
- Over 30 tailored seminars/webinars delivered by experienced instructors who also are certified credit counselors
- Telephonic and confidential financial coaching to help with professional guidance on money management, budgeting, savings, debt, and credit questions
- Monthly reporting to employer on overall activity of the online portal as well as number of phone calls received every month





THANK YOU