



Employee Financial Wellness Benefits

Broker Partnership Deck

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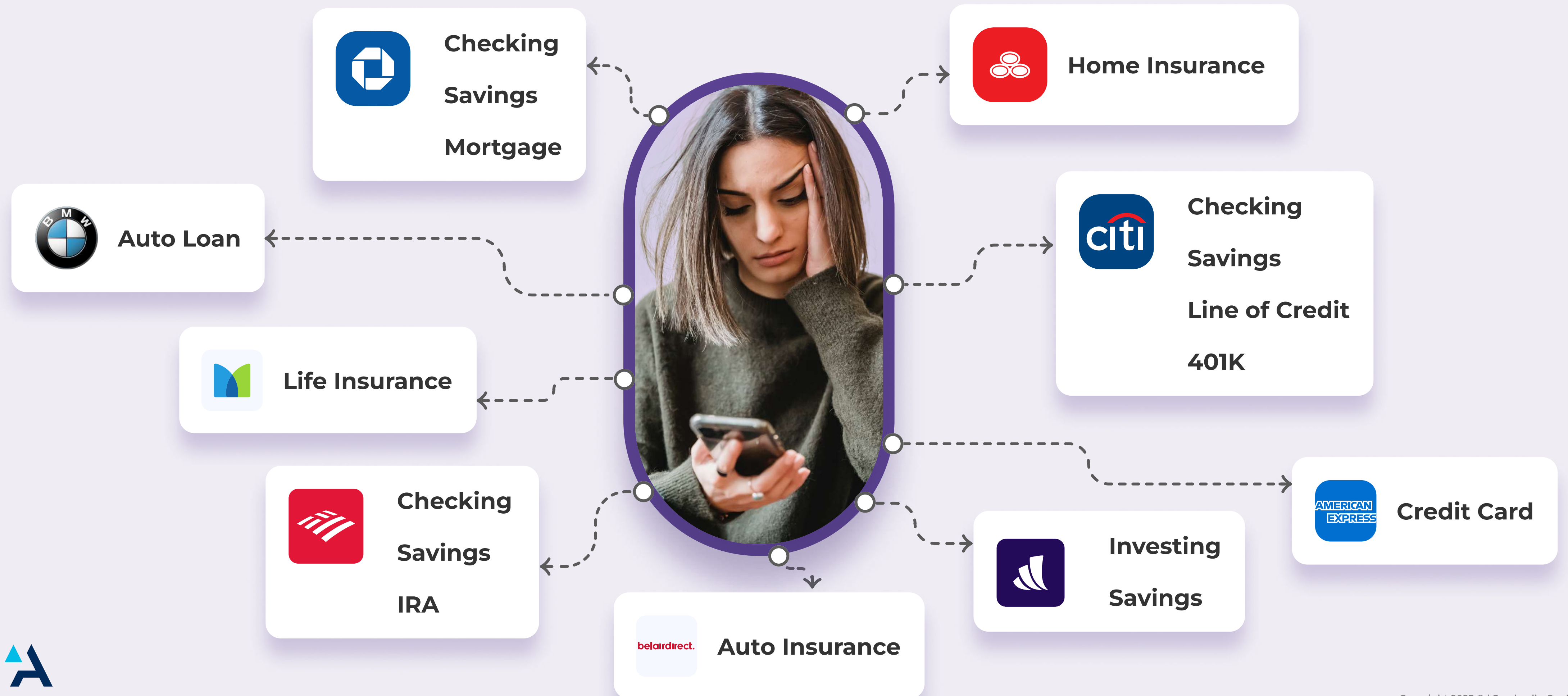


OUR VISION

Financial Wellness,
without **Financial Literacy.**

EMPLOYEE PROBLEMS

With more product and account offerings, comes a higher likelihood of **poor financial choices and **decision fatigue** for employees.**



4-11x

Increased
Health Plan
Costs

Employees with financial stress are **4x to 11x** more likely to experience **poor physical and mental health**, which leads to **increased plan costs**.

Statistics on increased negative health outcomes:

- **4x** for **headaches**
- **6x** for **anxiety** and **panic attacks**
- **7x** for **depression**
- **11x** for **sleepless nights**

2.3x

High Flight Risk &
Turnover Costs

Financially stressed workers are **2.3x** more likely to **look for other jobs**.

Employers risk losing key anchor hires, and then incur both direct costs through backfill, but also significant indirect costs through loss of accumulated goodwill.

This is particularly painful for relationship driven companies (i.e., law firms, ad agencies, investment banks, etc.)

~30
days

Lost Salaries &
Hindered
Performance

Employees spend **almost 5 working hrs/wk dealing with finances if they have money issues** vs. 1 hr/wk spent by those who do not.

As a result, employers are **losing over a month worth of productivity** annually for each financially stressed employee. These employees are also:

- **9x** more likely to **output lower quality work**
- **10x** more likely to **not finish daily tasks**

2x

Absenteeism and
Disengagement

Employees with high financial stress are **2x** as likely to **use sick time when not ill** and **9x** more likely to have **troubled relationships with coworkers**.

This can degrade company culture quickly and create snowball effects that severely damage employee morale. HR and branding nightmares ensure, which take a significant amount of money and time to reverse.

EMPLOYER PROBLEMS

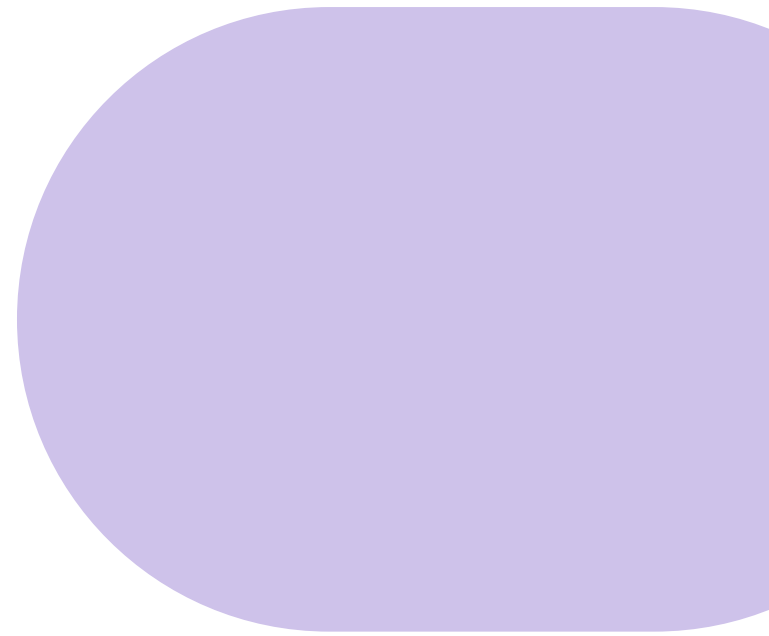
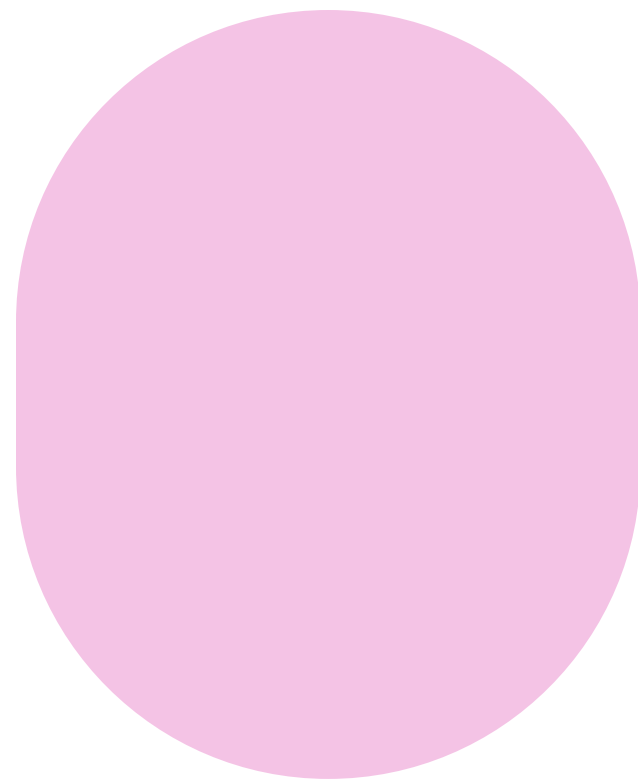
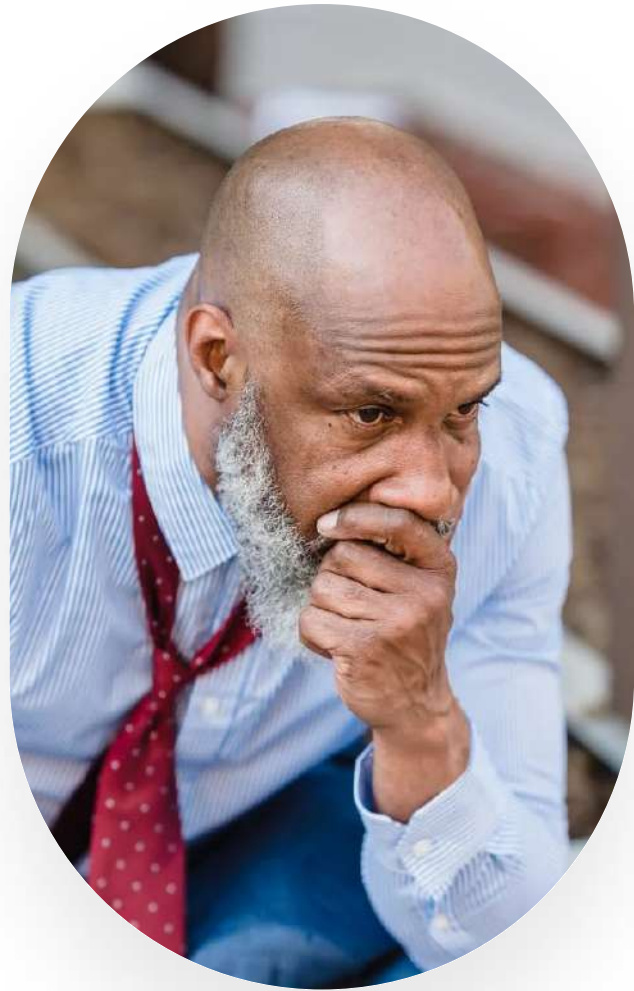
**Employers
suffer even
higher costs
from financial
stress**

The cost of Employee
Financial Stress is

13-18%

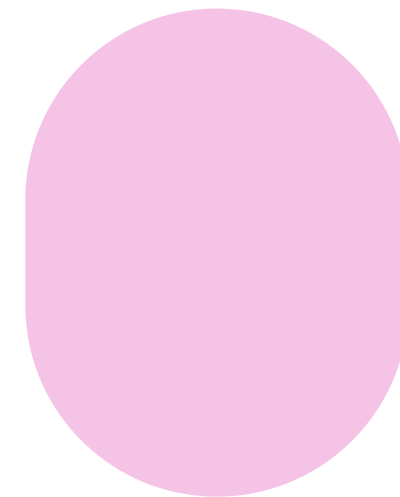
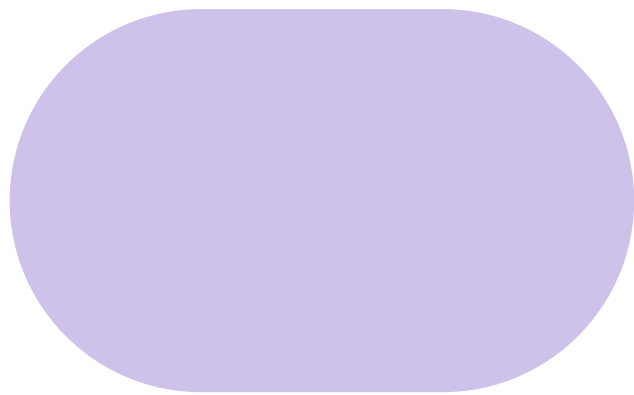
of Salaries Expense

based on a Harvard Kennedy School study



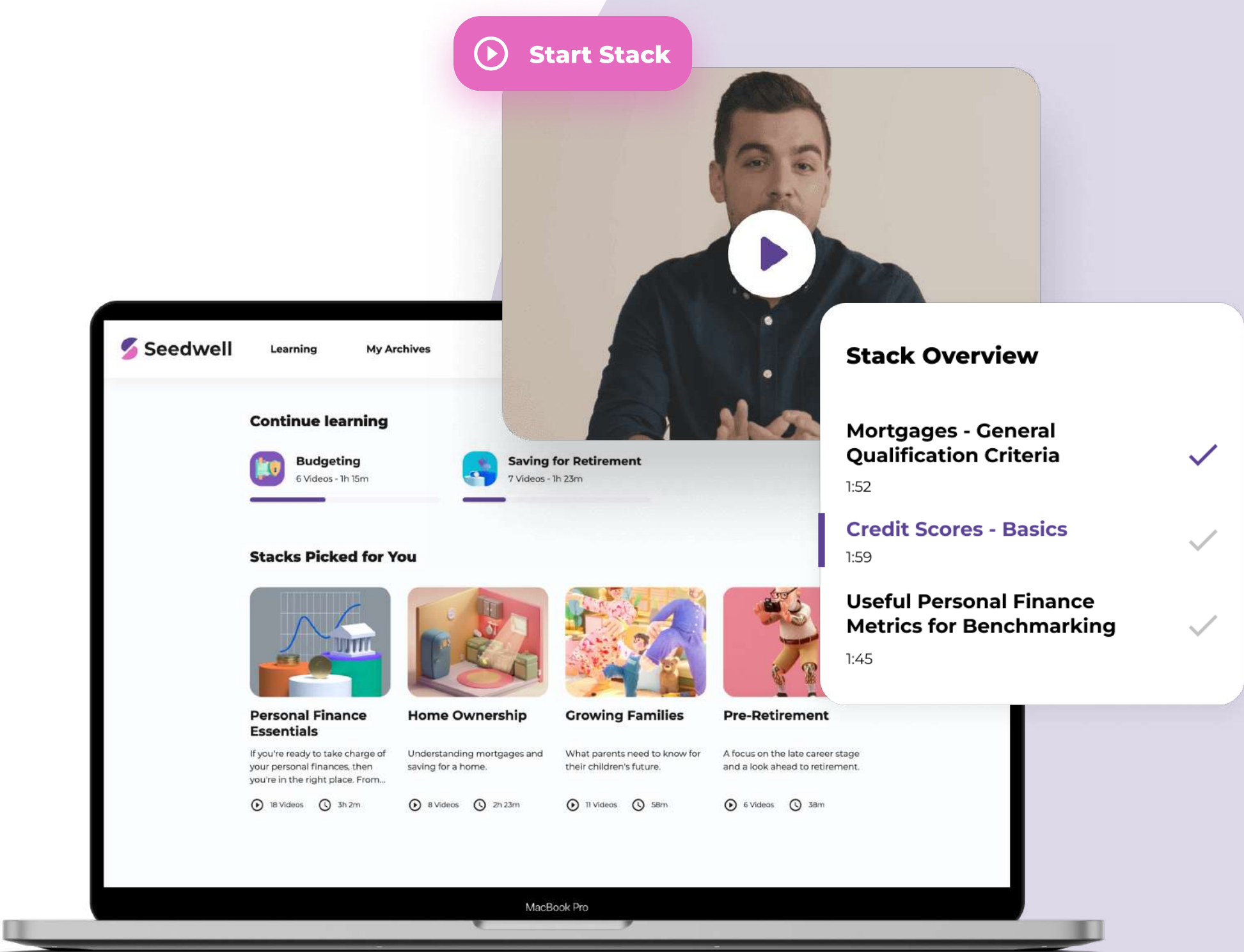
SEEDWELL'S APPROACH

Holistic employee financial wellness benefits



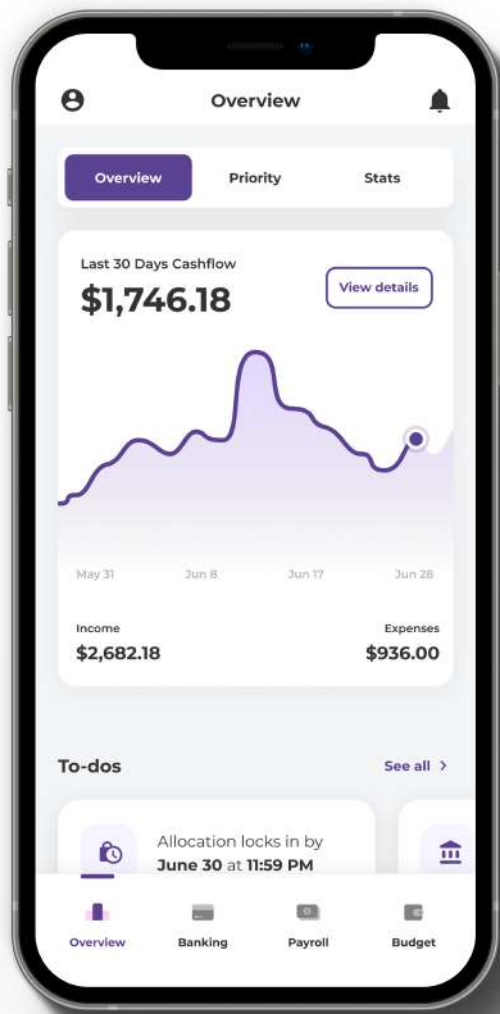
Our **Financial Wellness Portal** offers on-demand financial education directly from experts

- Easily integrate employer and partner content
- Financial literacy that stays relevant and grows with users
- Designed to complement existing benefit plans
- Flexible interaction for all learning styles



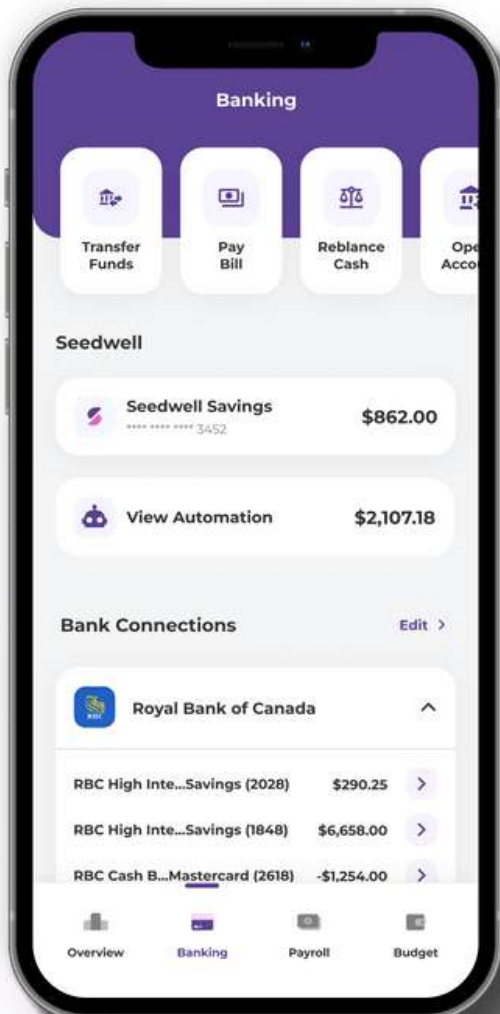
The **Seedwell App** centralizes and automates finances for employees straight from payroll

We simplify financial decisions and automate the transfers to ensure follow through. Providing users the transparency, control and certainty they need for their finances.



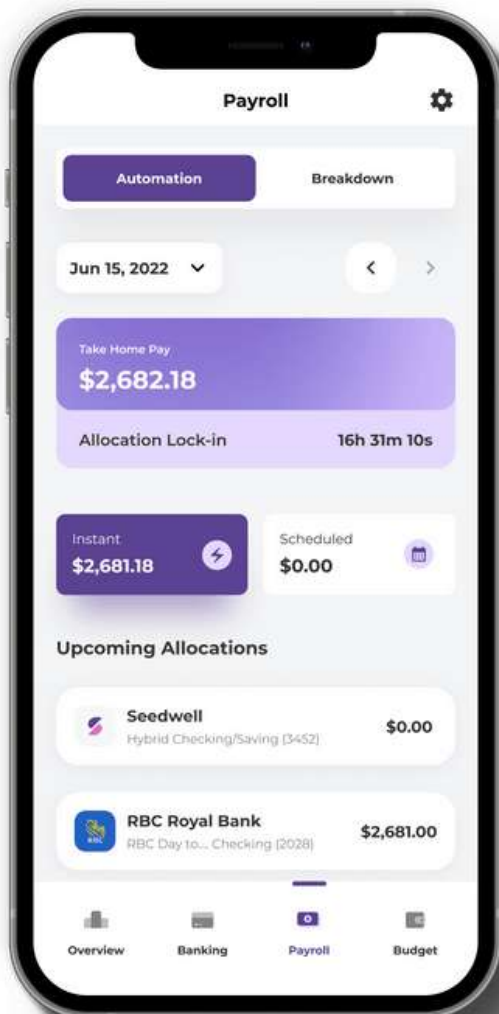
OVERVIEW

Get a clear holistic picture of all your finances across institutions



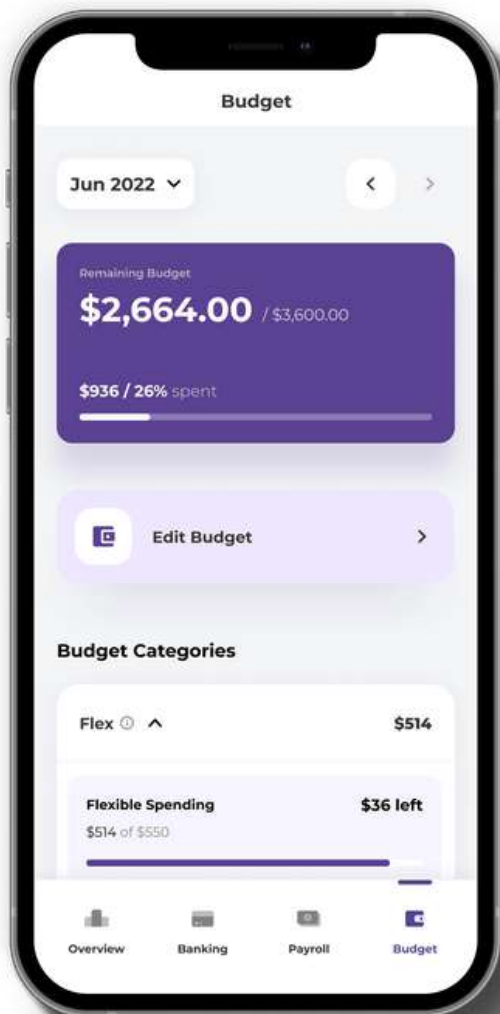
BANKING

Easily manage and move money around without changing apps



PAYROLL

See a personalized plan, and automate finances every pay cycle

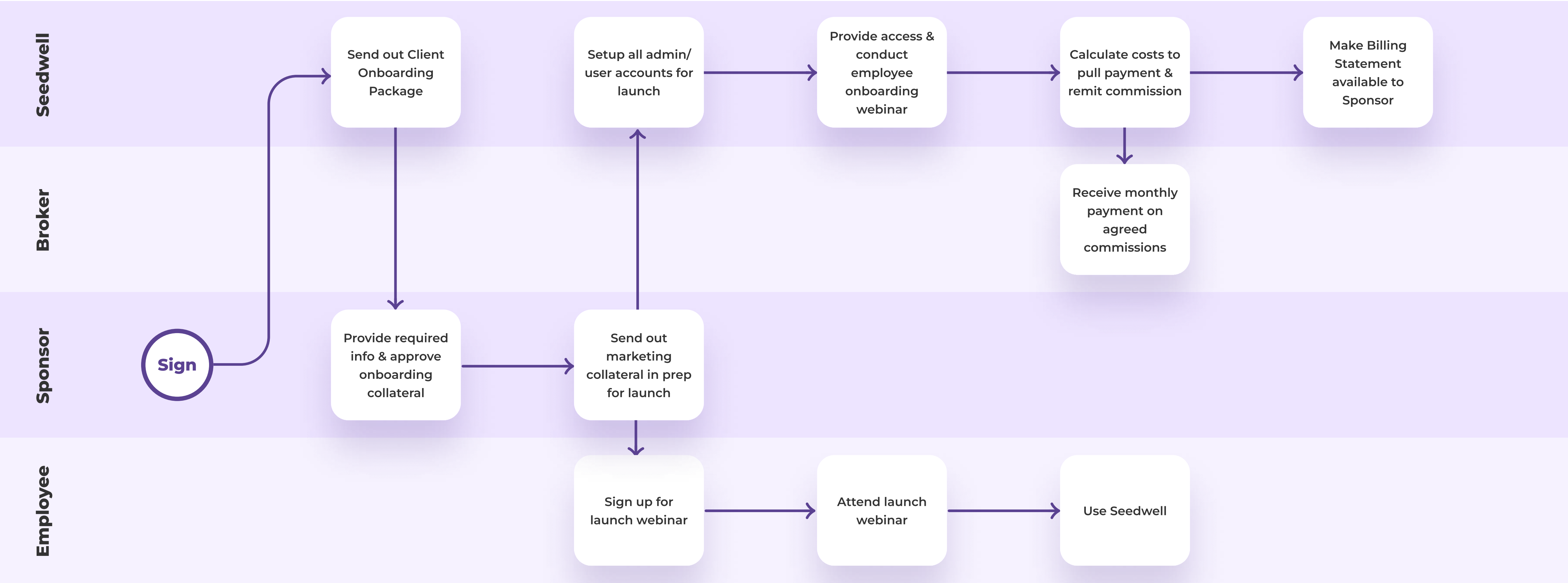


BUDGET

Build savings with AI powered options for flexible budgeting

Set up with Seedwell is quick, with little or no integration work needed

Note: Most employers require less than 3 hours TOTAL commitment from their HR staff to implement Seedwell. Brokers are not required to do any work unless they want to be involved.



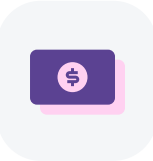


PARTNERSHIP STRUCTURE

Maximizing value through preferential pricing and clear commission earnings



Competitive and easy to understand pricing for all parties



Generous commissions that accelerate with scale



Volume/custom pricing for employers with 1000+ lives

Seedwell Pricing (PEPM)

\$12 for Full Access package

\$9 for Seedwell App only

\$3 for Financial Wellness Portal only

Broker's Share (PEPM)

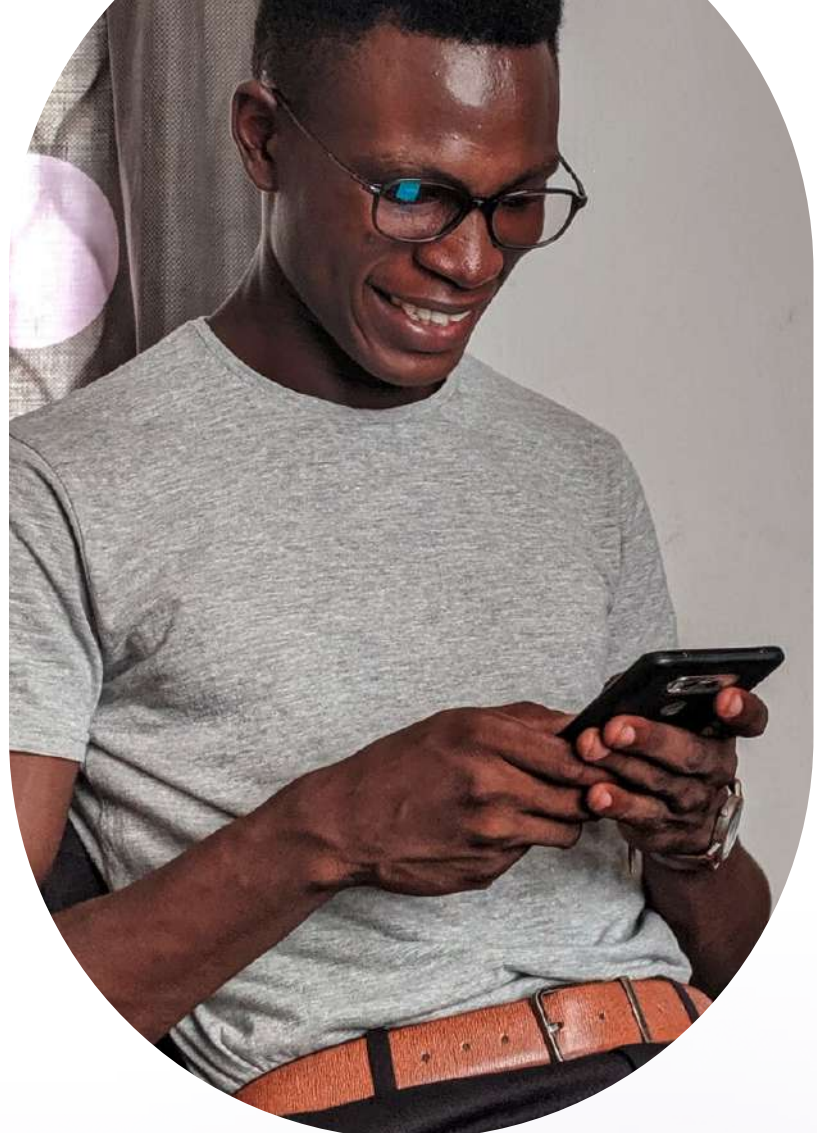
\$1.80 on Full Access package

\$1.50 on Seedwell App

\$0.30 on Financial Wellness Portal

**Note: Brokers make 15% - 22.5% commissions when selling full package based on volume tiers*





PARTNERSHIP SUMMARY

Innovative offering for employers by Seedwell & Amwins

-  Reduce financial stress, grow employee wealth, and stand out from competitors
-  Accelerate adoption of existing employee financial plans and programs
-  Leverage Seedwell's expertise and tech as a cost-savings platform for employers



Want to chat?
Reach out.

Let's get started →

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