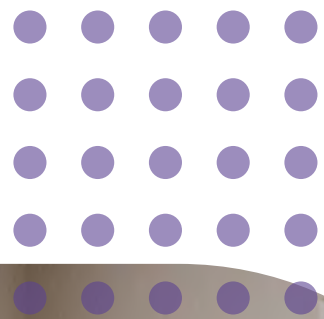




Personal finance is getting more complicated

People know they could be saving more and spending less, but where many people also go wrong is how they allocate their hard-earned income.

With multiple debt and credit products, different types of investment accounts, and savings for various purposes, employees are overloaded with thousands of potential decision paths for their money.



The impact of stress

- 1** 76% of stressed employees say financial worries have had a negative impact on their productivity
- 2** Money problems can be a big driver of mental health issues that have the potential to directly impact an employer's bottom line
- 3** Employees looking for a new job are dealing with critical cash and debt issues and less confident that their current employer cares

Financial and money worries are the

#1

cause of employee stress



Financial stress is the **biggest contributing factor that negatively affects employee mental and physical health.**

Estimated to cost employers

13 - 18%

of **Salaries Expense each year**

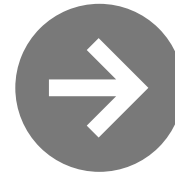


Financial Stress

Lack of focus

Turnover

Absenteeism



Financial Wellness

Higher productivity

Stronger loyalty

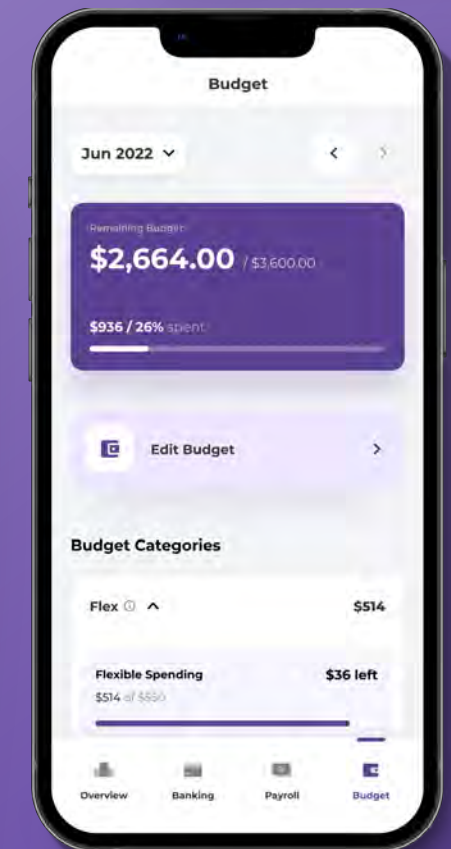
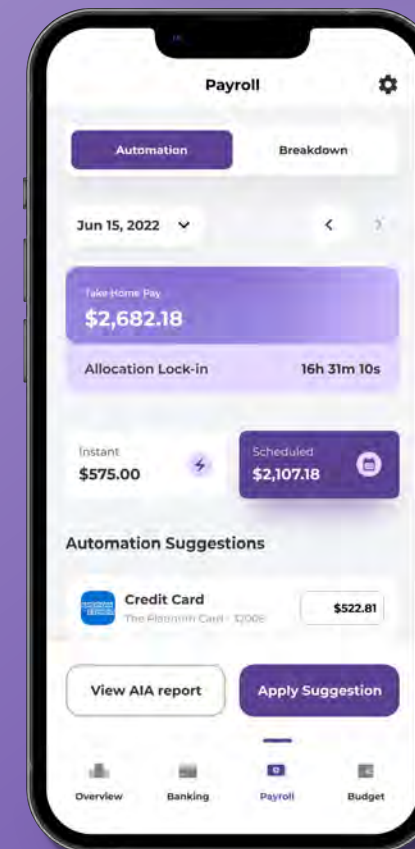
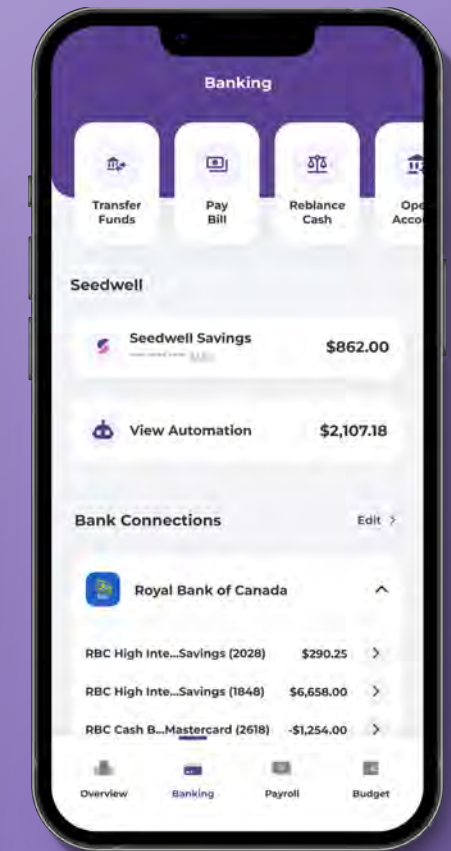
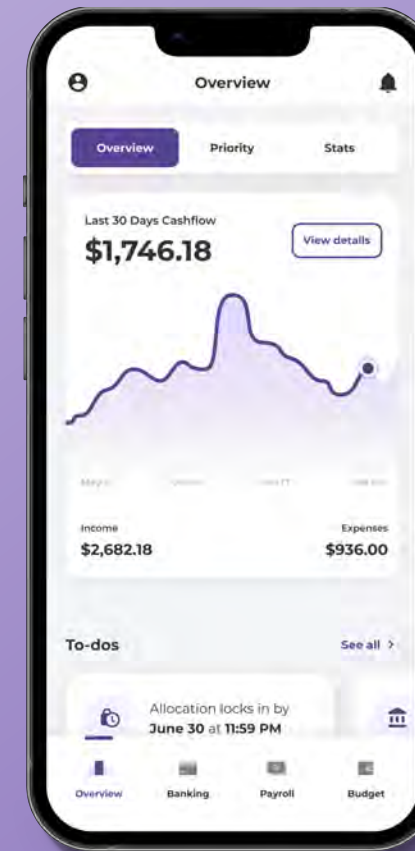
Improved engagement



01

Quick sign-up

Employees can build their financial profile by entering basic information, linking bank accounts, and personalizing financial goals. Secure and private features then allow employees to manage their banking, budgeting, payroll, and cashflow.



**02**

Control the financial dashboard

Employees have access to a dashboard that shows them all of their financial data, organizes the information, and empowers them to control their earnings, savings, expenses, investments, and goals.

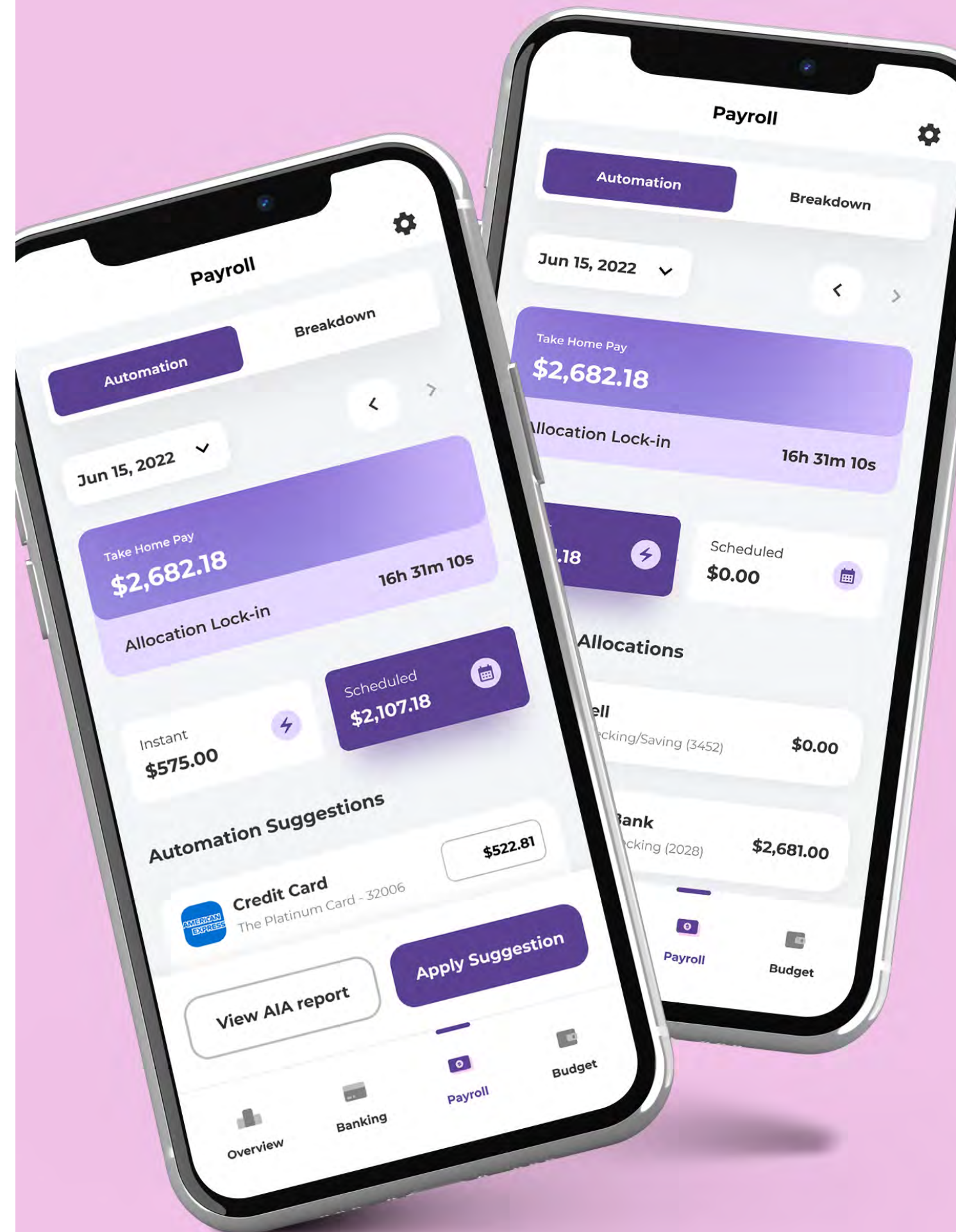


03

Automated Income Allocation

The Seedwell app is built to maximize wealth. The Automated Income Allocation algorithm was created by expert financial planners to give employees the most efficient allocation recommendations in one click. We then take care of transfers.

After an employee finishes confirming their HR details and linking their financial institutions, we help them to input goals, and then we create a customized income plan for each pay. They can have financial peace of mind knowing that their funds are maximized to help pay down debt, grow investments, and ensure money is available for emergencies.





04

Direct access to financial experts

While there are so many benefits to discover with Seedwell, we know that many people still crave that human touch. For employees with further questions, we also offer deeper consultation with a Financial Planner. Dedicated support is available for all employee needs through the combination of our unique platform, virtual meetings, and phone service.





What would you do?

Suppose you have three different loans that you currently pay down \$350 monthly.

Loan	Balance	Interest Rate	Current Payment
Car	\$20,000	4.00%	\$100
Student	\$5,000	6.45%	\$50
Credit Card	\$10,000	20.00%	\$200

Assume you have \$150 more each month to pay down debt for a total debt payment of \$500 monthly.

How should you allocate the \$500 every month?

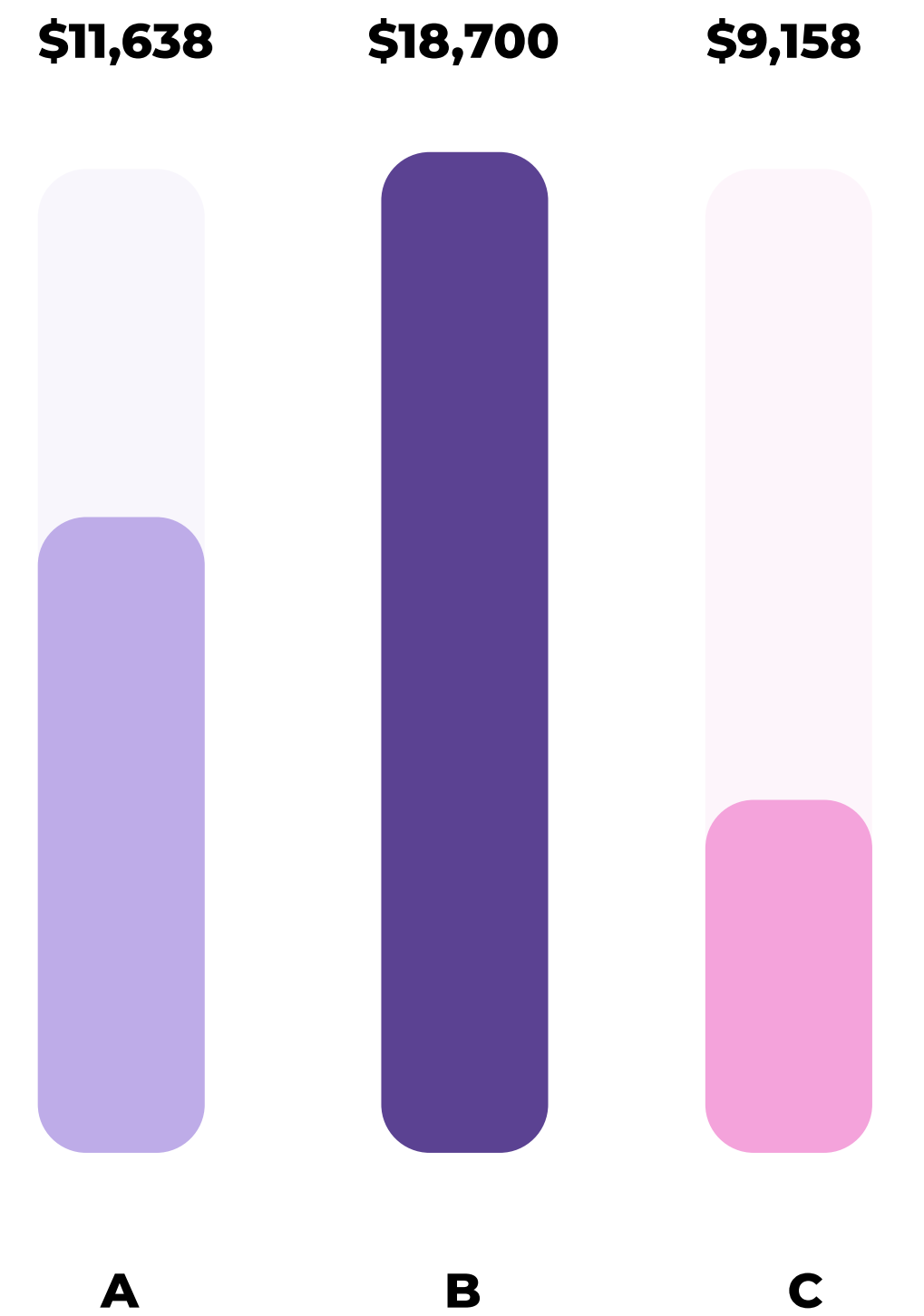
- A

Pay off the lowest balance first
- B

Make equal payments to each loan
- C

Use Automated Income Allocation

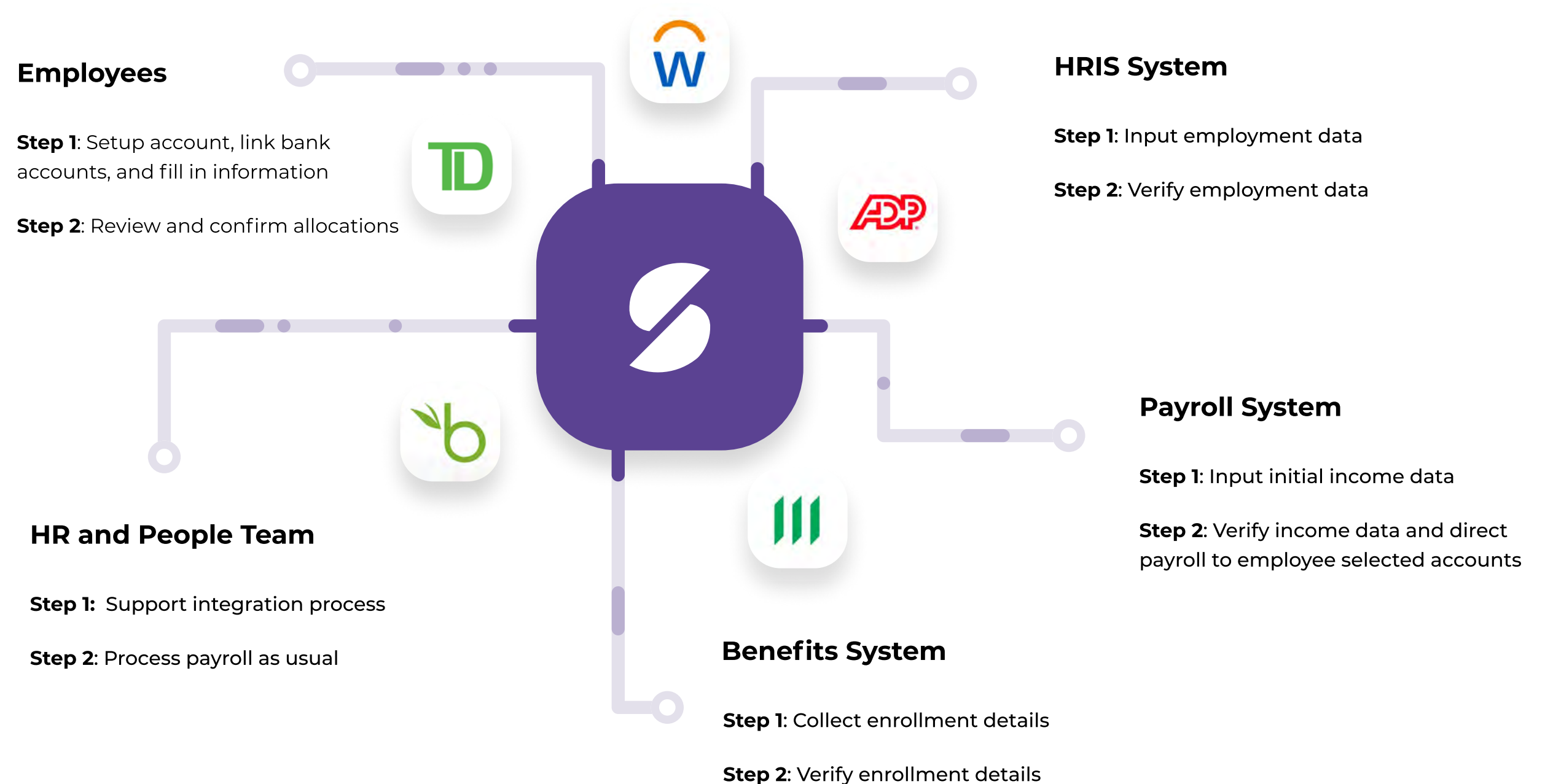
If you answered **C**. Use Automated Income Allocation, you have chosen the most efficient way to build wealth! The graph below shows the interest paid in each method.





No hassle integration to your ecosystem

On the backend, Seedwell integrates with your HRIS and payroll systems to ensure accuracy without additional administrative work on your part. We manage the integration and do thorough testing to ensure reliability.





Healthier people makes a healthier workplace

- Help your employees focus on their work instead of their finances to drive improved revenue and profit
- Financial wellness benefits strengthen loyalty while reducing health and absenteeism costs
- Minimize the risk of losing talent to competitors offering added support
- Combat mental health complications, while increasing employee wealth





Thrive financially

There's no better time to help your employees achieve financial wellness. We're here to help you every step of the way.

Let's get started →

Doug Belford

Director, Wealth Strategy

doug@seedwell.io

Anthony Ling

Partnerships and Accounts

anthony@seedwell.io