



A Program that Aligns  
with HR Initiatives.

**94%** say our employee purchase program helps reduce stress associated with financial worries.

**71%** of customers say they are less likely to consider using their 401K for short-term financing.

**70%** say access to this benefit makes them more likely to stay with their employer.

**50%** of customers purchase personal computers for the advancement of their education.

**67%** of customers say that access to this benefit makes them more productive employees.

## The Workplace

- For companies of all sizes, one in three employees may become a flight risk<sup>1</sup>
- 48% of employees say they have lost trust in their employers<sup>2</sup>
- 63% of workers are not engaged and are struggling to cope with work<sup>3</sup>

The National Bureau of Economic Research has determined that nearly half of all Americans are living on the “economic edge” and are financially fragile defined as someone who could not come up with \$2k for an unexpected expense.

- Out of 119 million employees, 84 million are “credit challenged”
- Nearly 30% of 401k savers have a loan outstanding<sup>4</sup>
- 25% of Americans have no computer or have an outdated one due to lack of cash or credit<sup>5</sup>

This convenient and easy alternative to traditional financing for budget-conscious employees offers access to a more responsible way to pay for essentials and life enriching products.

1. MetLife's 9th annual "Study of Employee Benefit Trends"  
2. Deloitte 2010 Ethics and Workplace Survey  
3. 2012 Global Workforce Study  
4. WSJ Article "Loans From 401(k)s Are on the Rise As Investors Tap Their Inner Banker"  
5. Harris Interactive Poll, January 2009