

Salary Finance

Salary Finance offers free voluntary benefits to help employees handle emergencies, meet financial challenges, and build economic resilience - includes competitive broker compensation.

The platform includes:



Inclusive access to affordable loans fixed at 7.9-24.9% APR



An emergency savings product with 2.00% APY return



Financial literacy education and tools, plus referrals to financial coaches and local resources

Two core salary-linked products that help employees move from debt to savings:

Borrow

Low-cost loans help employees pay down existing debt or afford emergency expenses. **Lowest APR guaranteed on loans up to \$5,000.**

Save

Fee-free emergency savings accounts incentivize employees **to build and maintain a savings habit. Returns 2.00% APY and up to \$50 bonus.**

And supporting products that empower employees on their journey to financial resilience.

Get help

Referrals to **vetted local resources and financial coaches** that can help employees save money

Measure

Proprietary calculator allows employees to **assess their financial fitness**

Learn

Access to guides, resources, tools to improve **financial literacy**, all aligned with the Financial Fitness Score

Employees need financial wellbeing benefits that solve for real problems

45%

are financially stressed

68%

have no emergency savings

80%

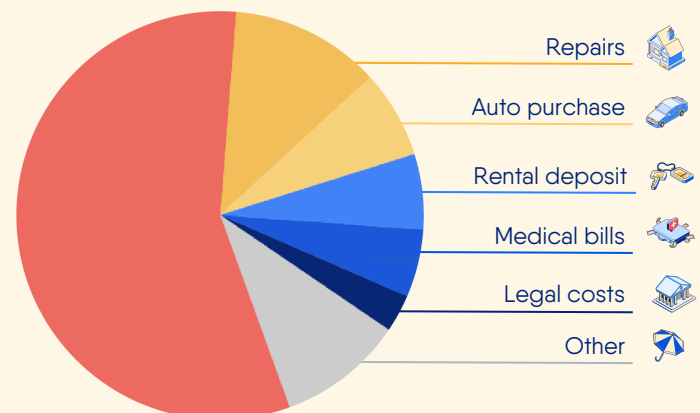
of financially stressed employees experience anxiety

75%

said that inflation is impacting them

Employees use Salary Finance to deal with financial shocks and build financial resilience.

The majority of borrowers (58%) use their loan to pay down existing high-cost debt, like credit cards, saving them money on interest costs.



Why should brokers introduce Salary Finance to their clients?

Employees want these benefits:






62%
of employees prioritize benefits that will "help them save more money"



89%
of financially stressed employees reported improved wellbeing levels after using Salary Finance

Employers who implement Salary Finance see:

-  Reduced employee stress
-  Reduced 401(k) loans and hardship withdrawals
-  Increased employee satisfaction and loyalty

28% improvement in employee retention



HARVARD Kennedy School
JOHN F. KENNEDY SCHOOL OF GOVERNMENT

Clients include:



Increased participation in other voluntary benefits

Once employees are no longer dealing with high-cost debt and have built their savings, they're more likely to enroll in important voluntary benefits you offer, like supplemental health, accident, or critical illness coverage.

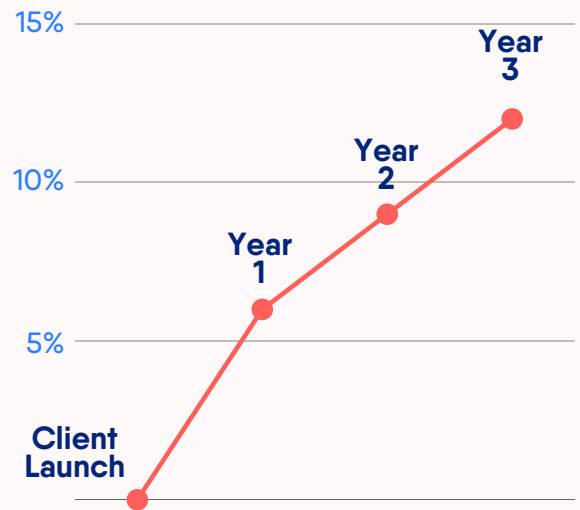
Competitive broker compensation

Salary Finance offers the most competitive incentive compensation in the market, which is structured as a total percentage of loan volume generated.

No renewals and easy administration

The benefit is available to all eligible employees at any time throughout the year, doesn't require active enrollment, and requires little to no ongoing administration for the employer.

Participation grows steadily post-launch, ensuring ongoing compensation growth



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