





Insuring the Financial Wellness of All Your Employees


WHY ZIERO?


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Provide a financial safety net for your employees
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Help employees avoid predatory payday lenders
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Assist employees facing ever-rising medical deductibles
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Help employees with upfront rental and relocation expenses
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All employees are eligible, regardless of credit history
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Solution to current 401 (k) loan crisis





BENEFIT PLANS

	Min Average Workforce Salary	Loan Amount and Rate	Repayment Terms	Cost per Employee
Tier One	\$25,000	\$1,000 0% APR	12 Months	\$12.99 Per Month
Tier Two	\$50,000	\$2,000 0% APR	12 Months	\$19.99 Per Month

*Billed monthly, minimum one year contract

EMPLOYEE WELLNESS PROGRAMS: COST COMPARISON

(Per Employee Per Month)

			
Tiny Pulse (Happiness Survey)	Ziero Finance (Financial Wellness)	Gym Membership (Physical Wellness)	Medical Insurance (Healthcare)
\$10	\$15	\$30	\$500



TERMS AND ELIGIBILITY

EMPLOYEE

- There are no limits to the number of loans an employee may take while employed at the company.
- Employee may have no more than one loan outstanding at any time.
- Once loan is fully repaid, there is a 3 month period until employee can take another loan.
- Borrower must be employed by company for a minimum of 3 months before obtaining a loan.
- Employees are required to have a valid US bank account in order to participate in program.
- Employees must pass ID verification and government watchlist check.
- Borrower may be charged a \$10 late fee if monthly payment is more than 10 business days late.

EMPLOYER

- For Tier 1 plan: average salary of workers must be at least \$25,000.
- For Tier 2 plan: average salary of workers must be at least \$50,000.
- Employer can designate the benefit to all employees (full-time and part-time), or full-time employees only.
- Benefit is available to any employee with at least 3 months continuous employment by your company. This 3-month minimum may be increased to a longer term, at employer's discretion.
- Employers are billed monthly. One-year minimum contract term.
- Employer must maintain, during the contract period, at least 95% of those employees on payroll, at time of signup, who are designated to receive the Ziero loan benefit coverage.
- Employee count may be adjusted monthly.

