

Insuring the Financial Wellness of All Your Employees

WHY ZIERO?

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Provide a financial safety net for all 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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Assist employees with upfront rental and relocation expenses
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Help employees build and improve credit profile
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Solution to current 401 (k) loan crisis

BENEFIT PLANS

	Bronze	Silver	Gold
Loan Amount	\$600	\$800	\$1,000
Repayment Term	6 Months	8 Months	10 Months
Cost per Employee	\$6 Per Month	\$8 Per Month	\$10 Per Month

EMPLOYEE WELLNESS PROGRAMS: COST COMPARISON

(Per Employee Per Month)



Ziero Finance
(Financial Wellness)

\$ 6



Tiny Pulse
(Happiness Survey)

\$ 10



Gym Membership
(Physical Wellness)

\$ 30



Medical Insurance
(Healthcare)

\$ 500



TERMS AND ELIGIBILITY

EMPLOYEE

- Employee may have no more than one loan outstanding at any time.
- Employee are entitled to one loan per calendar year.
- 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

- 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.
- Minimum average workforce income requirements: \$20,000/year
- 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.

