



The Premier Employee Purchase Program

Workplace Landscape

Recruitment, Retention & Engagement

- ✓ For companies of all sizes, one in three employees may become a flight risk¹
- ✓ **48%** of employees say they have lost trust in their employers²
- ✓ **63%** of workers are not engaged, struggling to cope with work.³

Productivity

- ✓ **97%** of employees spend time at work either thinking about or dealing with issues related to their personal finances
- ✓ **48%** of employees say they handle their personal finances during work
- ✓ **54%** of employees worry about not having sufficient money for unexpected expenses⁴

¹ Source: MetLife's 9th annual "Study of Employee Benefit Trends"

² Source: Deloitte 2010 Ethics and Workplace Survey

³ Source: 2012 Global Workforce Study

⁴ Source: PwC Financial Wellness Survey: 2012 Results



Benefits Can Help Alleviate Issues Impacting Employees

Employers Often Underestimate Importance of Benefits



Benefits = Job Satisfaction

Employees who are very satisfied with benefits are nearly three times as likely to say they are very satisfied with their jobs and less likely to plan to leave

	Employees who are very satisfied with benefits	Employees who are very dissatisfied with benefits
I am very satisfied with my job	70%	23%
I do not plan on leaving my current employer in 2012	59%	38%

MetLife 10th Annual Survey of Employee Benefits Trends 2012

The Solution

Purchasing Power

- Premier purchase program – enhances employee benefits package at no cost
- Offers employees access to a better quality of life through **a more responsible way to pay for life enriching products**
- Serviced more than **700,000+ orders** from employees of leading companies, including Fortune 1000 clients like Delta Airlines, Rite Aid, Kohl's, and Tyson Foods.
- Program typically yields an **annual participation rate between 5-15% and over 70% repeat buyer base.**
- Ranked 1,537 on the Inc. 5000 list of the fastest-growing private companies in America



Program Benefits

Benefits for Your Company:

- ✓ Strong participation supports your HR objectives **like retention, training, engagement, wellness and work-life balance**
- ✓ A tangible employee benefit that makes your benefit package competitive
- ✓ **No liability or incremental costs**
- ✓ Increases **engagement** and **productivity** by reducing financial stressors that distract associates from performing **work related tasks**.
- ✓ **Easy to administer**



Program Benefits



Benefits for Your Employees:

- ✓ Gives employees access to a better quality of life through a better, **more responsible way to buy**
- ✓ Access to **learning solutions, computers, electronics and home appliances** through Purchasing Power provides work-life balance and a responsible, disciplined approach to spending
- ✓ Proactively addresses employees' need to budget
 - *National Bureau of Economic Research reports at least 50% of working Americans would not have access to \$2,000 for an unexpected expense.*
- ✓ **Budgeting features:**
 - No Late Fees
 - Debt Forgiveness Policy
 - 12 Month Payment Term
 - Pre-set Spending Limits & Controls to Prevent Over Spending

Product Offering



- ✓ Online College Courses
- ✓ Online Tutoring
- ✓ High School and Career Diplomas
- ✓ Professional Certifications
- ✓ SAT/ACT Prep Courses

Education Partners:



 **PENNFOSTER**

 **straighterline**

Computers, Electronics, Home Appliance & More!



       



Perfect Supplement to a Cash Discount Program



- Employees with cash, should use deals and discounts made available through cash discount programs
- Purchasing Power is the perfect supplement for those employees who need to pay over time

Supporting Your HR Objectives

Education

- Online benefits communication and enrollment
- Retain top talent through job training and workforce advancement
- Offer a comprehensive employee purchase program that meets the needs of all employees
- Purchasing Power complements an existing discount program and/or tuition reimbursement program



Wellness

- Healthier employees can reduce healthcare benefits costs
- Purchasing Power can help employees afford fitness equipment such as ellipticals, treadmills and stationary bikes
- Great option for families who don't have time to make it to the gym



Work-Life Balance

- Family enrichment can optimize the use of paid time off
- Purchasing Power helps families afford entertainment systems that bring them closer together



Budgeting

- Encourages employees to be financially responsible
- Automatic payments and a short-term payback period make budgeting easy & reduce stress for employees
- Employees and their dependents can graduate college debt-free



Our Program Aligns with Your HR Initiatives

94%

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

70%

say access to Purchasing Power makes them more likely to stay with their employer.

50%

of customers purchase personal computers for the advancement of their education.

71%

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



67%

of customers say that access to Purchasing Power makes them more productive employees.

Communication Plan

Purchasing Power is communicated throughout the year.



Spring



Back-to-School



Holiday

A variety of communication vehicles are used:

- Home Mailers
- Posters
- Intranet
- Email & Newsletters
- Payroll Stuffers
- Benefit Fairs

- ✓ Communications may be customized with employer logo, participation requirements & employee reference.
- ✓ Purchasing Power **bears all cost for design, production & distribution.**



Don't Take Our Word For It

What Our Clients Say:

“ From an administration standpoint there is really hardly any work for WellStar to take care of...And on a day-to-day basis, I'd probably say monthly we spend maybe two hours at the most with Purchasing Power.”

Ansley Rivers, HR Worklife Services, Consultant, WellStar Health System

“ I recently talked to an employee of the health system who has a daughter going to college this year and as we all know, the cost of college tuition is high, the room, board, books and all the supplies. The daughter really wanted a laptop to go to college, and that's fairly common. This employee felt that she could not afford that laptop at this point. So we talked about using Purchasing Power. Well she went online, she selected a very nice computer, she realized she could purchase it through payroll deduction, and it worked out very well for her. Now her daughter has a laptop, and she is very pleased.”

William Pryor, Senior VP of Human Resources, Cape Fear Valley Health System

Access Client & Customer Video Testimonials at
<http://www.youtube.com/PurchasingPowerTV>

What Our Customers Say:

“ I am thankful there was a program for me that allow me to purchase a computer and stay on my budget. I have purchased three computers two for each of daughters and one for myself. My daughters took online courses to further their college degree and careers. It was easy and the payments fitted my budget.*”

“ As a woman who is going thru an ugly divorce and trying to get herself together financially. I was so happy to stumble across Purchasing Power. It was the first Christmas that I worried I wouldn't be able to get anything for my 4 children. However, thanks to Purchasing Power I was able to get each of them what they wanted for Christmas. The great thing about it is that I didn't have to pay for any of it in full or with cash. I just had to make the required payments. And what was even better is I was able to pay double on each payment and pay off the balance in half the time. Thank you Purchasing Power you are the greatest thing ever found online.*”

**Satisfied customer on My Power Story blog. Access customer testimonials at <http://app.mypowerstory.com/>*



You Are In Good Company



CHARMING SHOPPES, INC.



You've Learned About Purchasing Power, Now What's Next?

- ✓ **Ready to Add our program into Your Voluntary Benefits Package?**
Connect with us and start making your benefits package more competitive today!
- ✓ **Calculate Potential ROI** - By implementing the right voluntary benefits, your company can increase employee satisfaction, reduce turnover and save money. To calculate your potential savings with the Purchasing Power program, please go to www.purchasingpower.com/employers/cost-savings-calculator/
- ✓ **Success Stories** - Learn how Purchasing Power successfully supported Valley Baptist, Newell Rubbermaid, Cape Fear and Wellstar. To access, please go to www.purchasingpower.com/employers/success-stories/
- ✓ **Video Testimonials** - Get inspired by our Clients and Customers testimonials. To watch, please go to www.youtube.com/PurchasingPowerTV

