



Best Money Moves[®]
money. career. life.

2025



Best Money Moves®

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Helping Employees and their Families Make Better Financial Decisions

Powered by artificial intelligence and advanced algorithms that provide personalized guidance to each employee, Best Money Moves 3.0 includes everything your employees need to:

- ✓ Solve their financial problems
- ✓ Reduce financial stress, and
- ✓ Enhance their total wellbeing

- ✓ Avg. 30% engagement rate
- ✓ Usage from 15%-82%
- ✓ 50% of users build a budget
- ✓ 4.7/5.0 user rating
- ✓ Average 12% stress reduction
- ✓ 8% turnover reduction



Executive Advantage

An Executive Benefits Program to help attract and retain top talent via semi-annual reviews, cash flow strategy, estate planning, tax analysis, and discounted investment fees



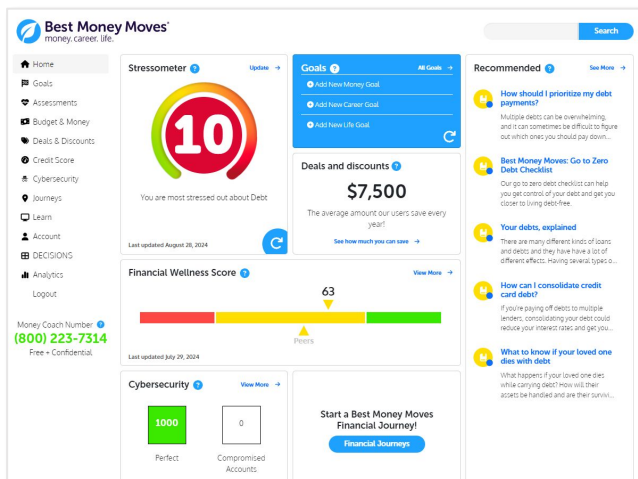
Financial Advisory & Tax

An Executive Benefits Program to help attract and retain top talent via semi-annual reviews, cash flow strategy, estate planning, tax analysis, and discounted investment fees



Crisis Money Coaching

Get help with debt, budgeting, housing, credit & bankruptcy. Coaches are members of the National Foundation for Credit Counseling, and accredited by the Dept. of Housing and Urban Development



Goals, assessments, recommended actions, budgeting tools, free credit score and score coach, journeys, deals, discounts, resources, basic cybersecurity, live webinars, educational assets, and your own corporate benefits, and more. The one stop financial wellness platform.

Find out more: sales@bestmoneymoves.com



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Introducing: Best Money Moves 3.0

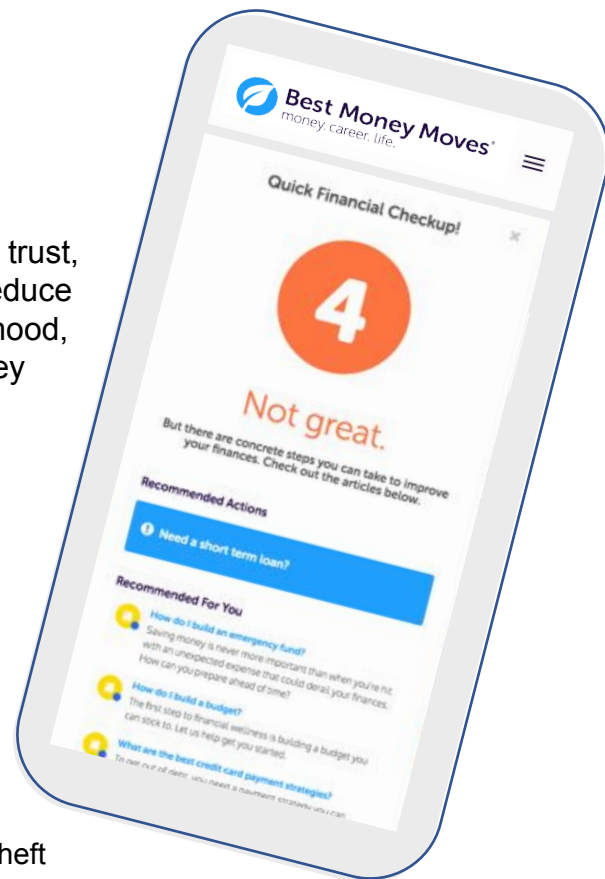
The award-winning wellness platform now includes advanced AI, new tools, discount purchasing and assessments for your clients or employees!

Best Money Moves is an award-winning financial wellness platform that helps your clients or employees make better decisions about their money and solve their financial problems.

**Unbiased guidance. Unique insights.
Helpful programs. Smarter Decisions.**

In these uncertain times, having information you can trust, and solutions employees can easily access, helps reduce high levels of financial stress, improving workforce mood, health and retention. The latest version of Best Money Moves gives users access to:

- **1,200+ pieces** of written and video content
- **Interactive journeys**, tools and calculators
- **Budgeting module** that helps you set savings goals
- **Gamified**, monthly contests with cash prizes
- **Live Webinars** and videos with money experts
- **Deals + Discounts** from 300,000 companies offering everything from groceries to cruises
- **Resources, products and solutions** to solve everyday financial issues, including access to low-cost, salary-linked loans, student debt reduction programs, medical debt/deductible financing, identity theft protection, credit-building tools, savings programs, insurance options, legal services, retirement readiness resources, and more



Security. Privacy, Trust. We are SOC 2/T2 and HIPAA compliant

Best Money Moves can make a real difference by lowering financial stress and empowering financial wellbeing.



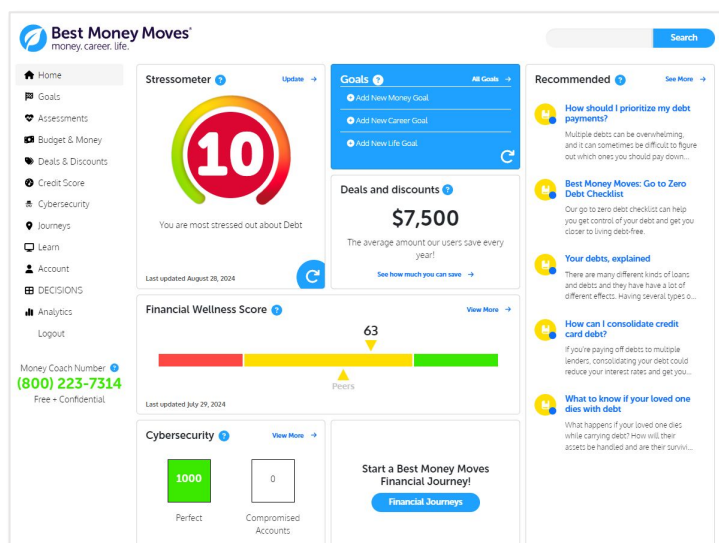
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Best Money Moves 3.0 alerts employees to specific corporate benefits, information and solutions that can help solve financial problems and reduce financial stress

- ✓ **Triggers** are embedded throughout the content, budget module and Stressometer
- ✓ **Alerts** help users understand the root of their financial stress and which solutions might help
- ✓ **Goals** allow users to set financial milestone events for their careers, life and retirement
- ✓ **Platform** pushes the right products and solutions to users based on actions such as reading articles, watching videos, taking a journey or working on a budget
- ✓ **Connect your benefits** Connects users directly to best-in-class products and services, plus a company's own benefits, all built right into the platform for an outstanding UX

Customized basket of products and solutions built right in!



Totally private and confidential. We provide statistical and aggregated data only, but still provide users with important, unique insights.



Discover why hundreds of employers trust Best Money Moves with their workforce financial wellness. info@bestmoneymoves.com



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Our Results: Changed Lives

- ✓ **30%** average usage over entire population
- ✓ Usage range: **15% to 80%**
- ✓ **50%** of users build a budget, visit site nearly monthly
- ✓ **4.75/5.0** user rating
- ✓ **12%** reduction in financial stress
- ✓ **8%** reduction in turnover
- ✓ **Higher levels** of productivity and engagement

I love your app!

Josh Bersin, CEO
The Josh Bersin Company

Best Money Moves Premium Partners

Best Money Moves curates a selection of partners who provide best-in-class financial solutions for employees. Selection criteria: Cost to employee, cost to employer, breadth of solution, ease-of-use, ability to customize, and company financial status. Our partners provide products and services in the following areas:

Financial Wellness Partner Categories

Earned Wage Access	Short-Term Loans	ID Theft Protection	Student Debt Help
College Planning	Cyber Security	Credit Building	Financial Planning
Retirement Readiness	Insurance	Health Decision Platform	Savings Programs

Best Money Moves offers best-in-class voluntary benefits to supplement those you offer your employees. Depending on the version chosen, you may be able to integrate your own company benefits into the platform.
Three-year term required. Best Money Moves terms and conditions apply.



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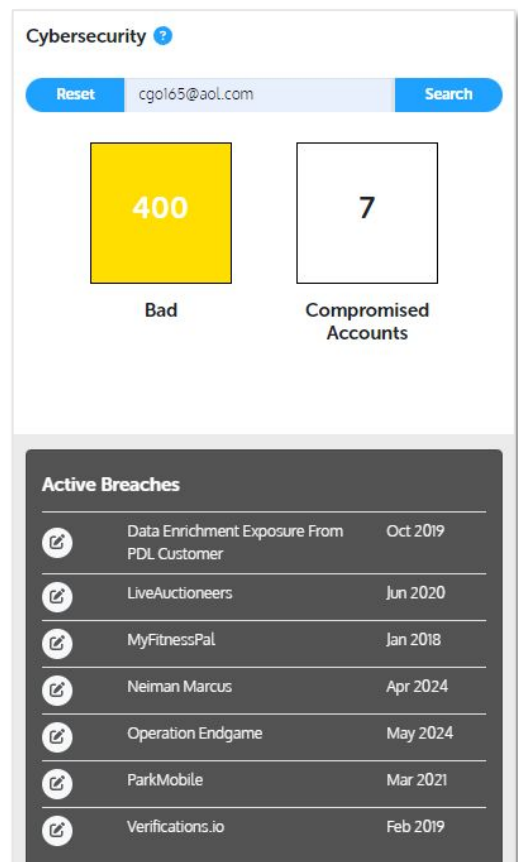
Best Money Moves 3.0: Highly Customizable

Create your own best version of our platform that meets your users' financial wellness needs - without a big development bill!

Best Money Moves 3.0 has been built to provide companies with a platform that is highly customizable and configurable from the get-go:

- Embed our widgets seamlessly into your platform
- True white labeling capabilities: Brand with up to 6 #HEX numbers, add phone numbers, logos, and more!
- Message your users directly
- Add Nav Bar buttons to further differentiate your experience
- Add content or remove content that's not relevant to your clients, customers or employees

Our latest version has been designed to offer companies more branding and customization capabilities, including the ability to customize navigation, while expanding the tools, assessments and personalization offered to end users.



New in 2024: New assessment tools, free cybersecurity tools, credit score builder, customized navigation, "How much can you save?," goal-setting tool, workforce development content to help users earn more. Email today for a demo of Best Money Moves 3.0 sales@bestmoneymoves.com



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Our Money Coaches Help Your Employees Reduce Financial Stress and Make Better Financial Decisions

Who are the Best Money Moves Money Coaches?

Our Money Coaches are members of the National Foundation for Credit Counseling and are certified by the Department of Housing and Urban Development and the Department of Education.

What kind of expertise do they have?

Best Money Moves' Money Coaches are experts in budgeting, debt management, credit issues, housing issues and bankruptcy. They can help your employees build a budget, pay down their debts, build up their credit history, and advise all sorts of housing issues, from buying your first house to short sales or foreclosures, and disaster planning and relief. Best Money Moves financial coaching allows your entire workforce to receive the help they need to make smart financial decisions.

When can employees call?

Money Coaches are available seven days a week, 365 days/year. Your employees can call them from Monday to Friday: 8:30am - 10:30pm EST, on Saturdays, from 9:00am – 9:00pm EST, and on Sundays, from 9:00am – 7:00pm EST.

Is their privacy ensured?

Absolutely! Best Money Moves doesn't allow anyone to see any personal information and doesn't reveal personal information. The only way anyone could see another person's account is if the person provides their password, which we strongly encourage them *not* to do.

Our Money Coaches are
proudly recognized by
accredited organizations:



Make employees happier by reducing their financial stress.
Call or email for a quote: (847) 242-0550 or sales@bestmoneymoves.com



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Level Up: Financial Advisory Services and Tax Support

Financial Wellness Assessment (individual)

- Proprietary software
- 3 to 5-minute assessment reveals opportunities, areas to focus and deficiencies
- Allows individual to book meeting with financial experts, tax support or take action on their own
- Assessment accessible by advisor to expedite meeting process for client and advisor

Advisory Services

- Available year round to call, Zoom or book a meeting
- Specialized education to group as identified in data or by HR
- Fiduciary, holistic and unbiased
- C-Suite and Executive support

Tax Support

- Free tax line available all year to provide information or answer questions
- Referral from advisor with assessment before commitment
- DIY: Turbo Tax to full CPA services
- Optional: Free tax returns or discounted pricing
- Team-based with advisor

Legal & Estate Support

- Available year round
- Referral from advisor with assessment before commitment
- Basic to full estate planning services
- Discounted pricing
- Team-based with advisor

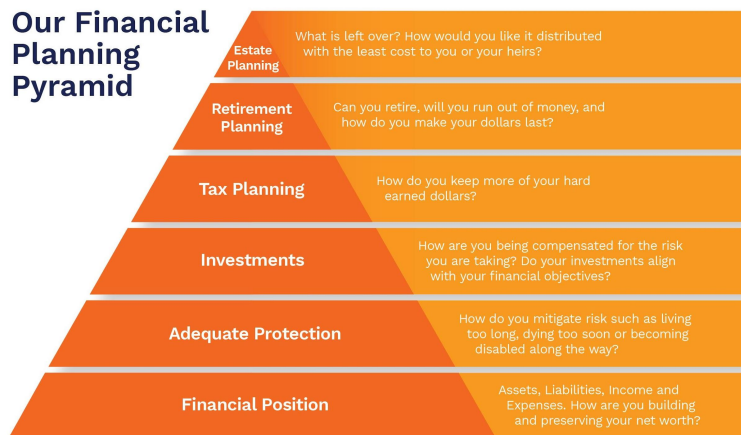
Student Loan Relief

- Available year round
- Referral from advisor with assessment before commitment
- Enrollment and re-certification annually in forgiveness program
- Discounted pricing
- Team-based with advisor

Protection Resources

- Advisory and client driven
- Assessment before intervention
- Unbiased and carrier agnostic
- Products for all levels of employees

Our Financial Planning Pyramid



Investment Advisory Services offered through Clarity Capital Partners, LLC a Registered Investment Advisor.

A national network of **400+ advisors and tax professionals**, managing \$24+ billion in assets, helps guide employees as they make important financial decisions

Your employees need 1:1 financial advising to ensure they're on the right track for retirement!
Add this to your platform today!

Make employees happier by reducing their financial stress.
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NEW! Best Money Moves Now Offers the Leading ID Theft and Cyber Security Protection and Response

24/7 Customer Support

A dedicated team of cyber advocates is available 24/7/365 to assist you with any questions or concerns.

Comprehensive Threat Management Monitoring

Our robust threat management software defends your devices against malware, ransomware, and other malicious cyber threats. You'll also get real-time scanning to ensure you're always protected.

Compromised Passwords Score

See the actual number of compromised passwords for each email address you use.

Dynamic Alerting

No login is required. Just log in once to confirm your communication preferences and we'll send the cyber updates and alerts when we see a new risk to your information. You decide how often you'd like to receive alerts.

Family Cyber Services Options

Expand your service to include your whole family. Each member can then enjoy the same great cyber protection, response and recovery services.

The difference is in the details:

- One of the largest cyber data sets in the world with 12 billion new entries per month
- Watches financial, social, geopolitical, dark web and other data sets
- Alerts you to action only when there is a perceived threat
- AI and proprietary algorithms search global data for indications of cyber vulnerabilities to provide unparalleled protection
- Better threat detection and context gives you an explanation of what happened and what you need to do to fix the issue and prevent future problems
- Risk mitigation across 40 industry segments and by location to support a very specific cyber response
- Expansive and constantly updated information and cyber security education provided

**Add cyber security as a voluntary benefit or for your entire company.
Call or email for a quote: (847) 242-0550 or sales@bestmoneymoves.com**



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NEW! 8-Week Live, Online, In-Person or Asynchronous Financial Training Program Improves Financial Wellness!

62% of Americans are living paycheck-to-paycheck. That includes some of your employees. Our new financial training program offers 8 90-minute sessions that provide specific guidance on how to make the most important financial decisions that will determine your future. Classes can be held in-person or online, live or through our LMS. Give your employees the right training to relieve their financial stress, paired with a special version of our platform.

Week 1	Budgeting
Week 2	Home Ownership
Week 3	Banking
Week 4	Income Taxes
Week 5	Credit
Week 6	Investment
Week 7	Insurance
Week 8	Social Security & Medicare

I learned that I should probably stop spending money on random things and save the money for when I actually need it.

Karen H.

Real Results!



The only financial training curriculum certified by NCCET

Add financial training for your employees. Call or email for a quote:
(847) 242-0550 or sales@bestmoneymoves.com



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Best Money Moves: FAQs

Who is Best Money Moves Designed for?

This award-winning financial wellness platform has something for everyone. Older employees may value the retirement readiness tools and information, while younger employees may learn about buying and insuring a car or paying down student debt. All employees can benefit by using our financial advisers and tax experts, as everyone wants to plan better for retirement.

Will Low-Wage Employees Use It?

Lower-wage employees take advantage of options like Earned Wage Access (EWA) or Short-Term Loans. They also utilize journeys to help them navigate life's financial milestones, like buying a car or a first home, and rely on our library of trusted information.

Is Best Money Moves an App?

We designed Best Money Moves to be a mobile-first, responsive product that is available on any phone, tablet or desktop. It is not an app that you would download from an app store. It is highly customizable and can be easily integrated into an existing HCM or HRIS system.

How Customizable is Best Money Moves?

Our 3.0 platform is extremely customizable. You can customize branding, group employees by location, salary range or other classifications, add custom content, colors and tiles or remove content that is irrelevant for your employees. You may add your company's benefits plus our partners to the Benefits section and remove or change them later.

Does Best Money Moves Come with Credit Scores, Money Coaching, and Financial Advisory?

Credit scores and access to our Money Coaches and Financial Advisors are upgrades. That said, most of our customers choose to add them to their version of Best Money Moves.

How Does Best Money Moves Protect My Information?

We take privacy seriously. Best Money Moves live in AWS and is fully encrypted. We deploy numerous tools and software to prevent anyone from accessing your personal information. And we are certified SOC 2 Type 2 and HIPAA compliant by outside auditors.

We also help companies by showing them how many employees are vulnerable to cyber scams and have compromised email addresses.

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Testimonials

I have been enjoying the budget and calculator tools. I also appreciate the recommended articles as they have a wide range of topics – there is something for everyone.

Michelle F.

I enjoy how user friendly it is. I also like that it can keep track of spending and retirement.

Hannah C.

It was helpful reading up on mortgage and house info as I am hoping to buy one in the next year! And the credit card debt sections.

Tiffany S.

Best Money Moves definitely helps with budgeting.

Natasha D.

I enjoy the large selection of informative articles that are provided. The additional tools have opened my eyes to areas of improvement and have helped keep my financial details organized and on track to achieving my goals.

Jahnee B.

I was excited to start to enter my finances and start an actual budget and see where my spending was occurring.

Anna H.

I'm just beginning the process of buying my first home and was excited and relieved to learn about BMM's, "Home Buying Journey." Everything I had questions about was right there in one place. The journey walked me through the process step-by-step and provided additional resources, articles and partnering agencies to assist me. Buying my first home is very stressful, but BMM has offered me a "catch-all" place to find the tools and resources I need to manage that stress and feel more informed about the process. I'm still in the beginning stages, so I plan to continue using BMM as I get closer to my first home!

Anne K.

I love the website because the articles are so informative.

Jaclynn H.

Best Money Moves has been a really great tool that I have been able to use in the workplace. I have found some of the articles that really portray to me and what I do and have shared it with my team. I really appreciate that it helps keep me on track on what I am doing and what I need to do in the future. I love the fact that it shows my credit report. I have been working so hard to get it up and to see that it has really proves that my hard work is paying off. I really appreciate it and will continue to keep using Best Money Moves.

Brittany M.

Best Money Moves has a wealth of information, and I know I'm only just scratching the surface.

Kathy D.

Best Money Moves is so easy to use and helps me stay on top of my budget. I love how it lets me know if I'm currently overpaying on one of my bills. It's a great tool to stay on top of things.

Princess G.

As a first-time homeowner I feel that Best Money Moves has helped me with budgeting my finances. And I found the articles very useful. They answered several questions I had wanted to know about housing and credit scores.

Korina R.

I've made a lot of big changes recently (bought a car, rented an apartment, and started a new job) so Best Money Moves has been really helpful with keeping track of my budget in an easy and fun way!

Emma H.

The site itself is user friendly, has helpful tips, and I love that I can go into the site to see the webinars that I have missed due to scheduling conflicts! And the contests that my company and BMM have run have been fun!

Erika T.

The site is so easy to navigate, the courses are concise and easy to understand. What many people consider confusing was presented in very simple ways and terms we all understand.

Kevin M.

#1 Financial wellness is the most-requested benefit for GenZ employees. Including yours!

Make employees happier by reducing their financial stress.

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