



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

Helping Employees and their Families
Make Better Financial Decisions

2024

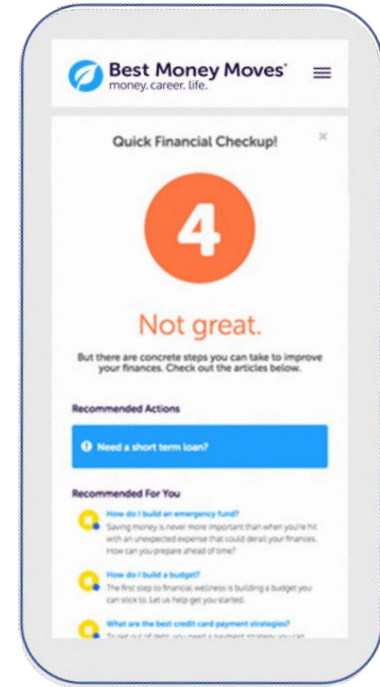
The Most Comprehensive Financial Wellness Experience for Employees

Founded by award-winning financial journalist and entrepreneur, Ilyce Glink, **Best Money Moves** is an award-winning financial wellness platform that helps people zero in on and solve financial problems.

Best Money Moves provides personalized guidance that helps people make smarter money decisions.

Configurable and brandable, BMM Premium serves as the one-stop platform or “hub” for a company’s financial wellness benefits such as pay advances, short term loans, student debt mitigation/refinancing, healthcare insights, as well as other voluntary benefits such as ID theft protection and insurance options. Employees get contextual advice and relevant recommendations.

Give your employees the most comprehensive financial wellness tools available.



Our Customers & Partners

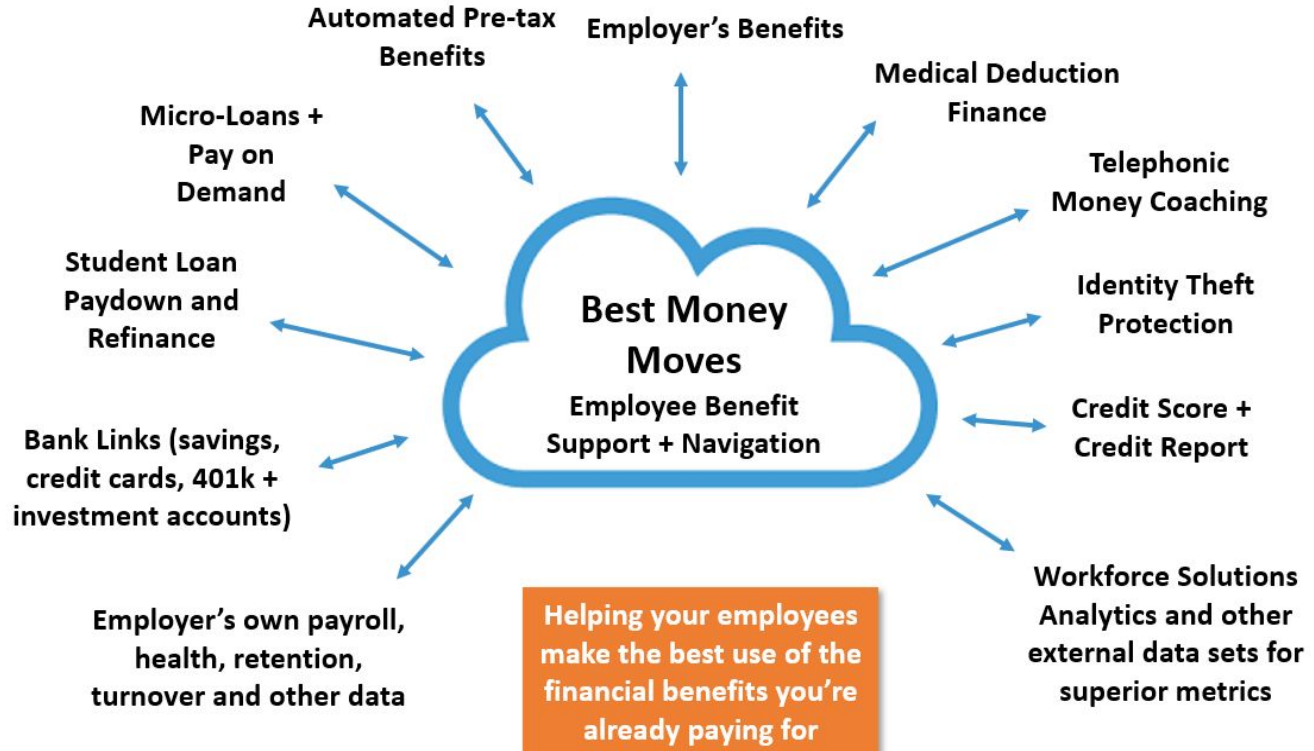
cover millions of lives



Our Financial Wellness Philosophy: Use Technology to Personalize Financial Benefits

Contextual + Relevant

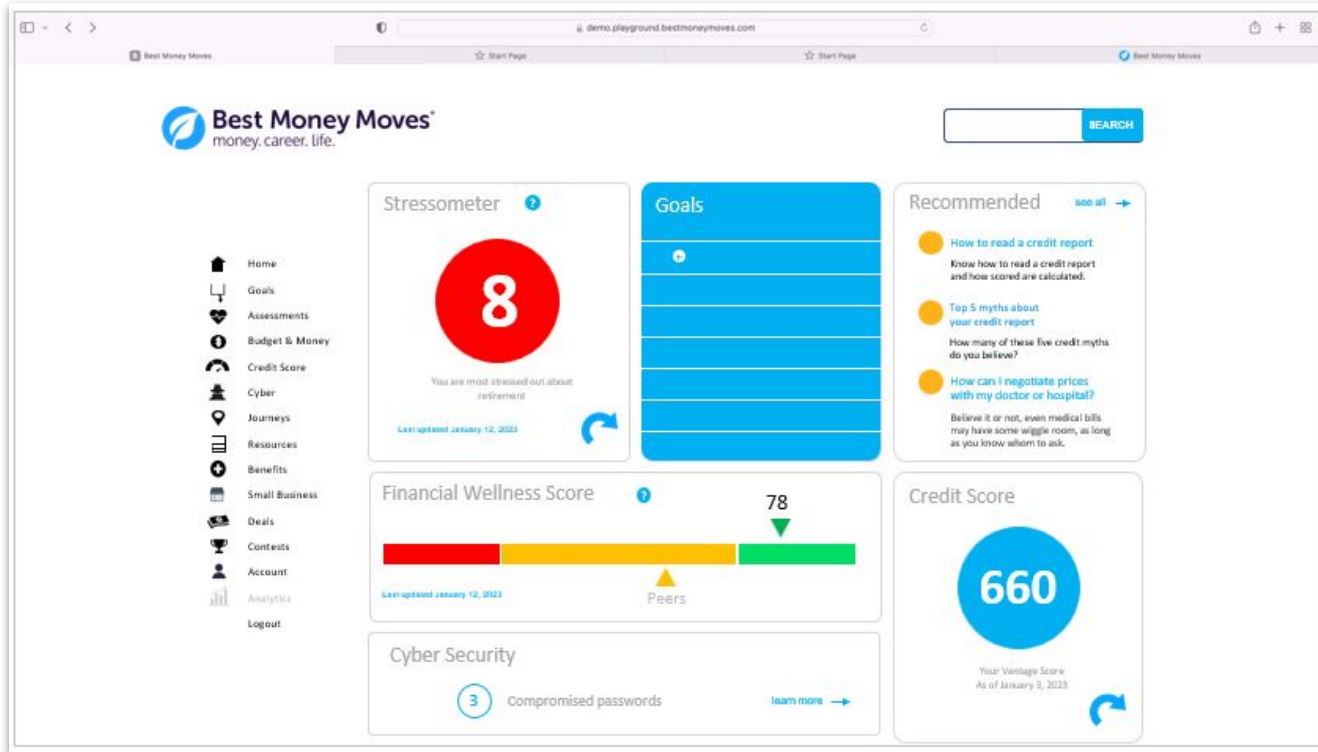
We integrate your benefits and partners then leverage technology to provide contextual and relevant support to end users



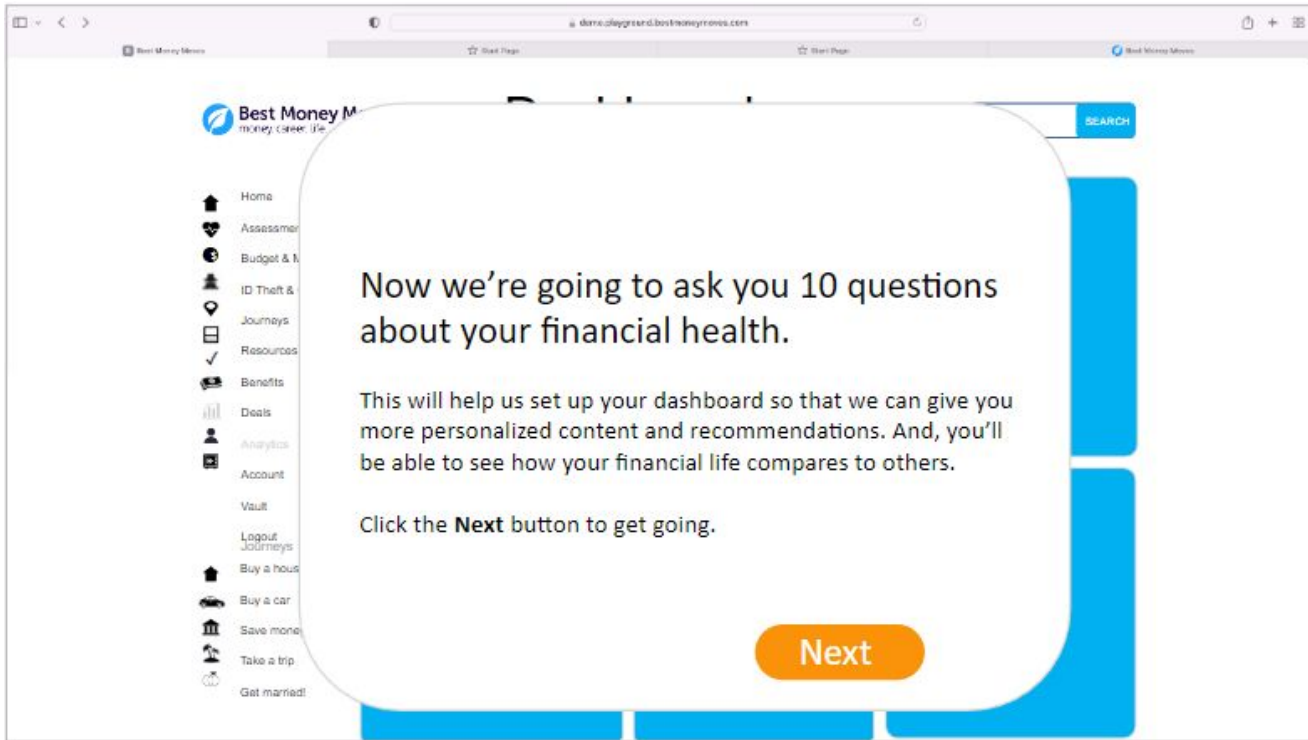
One Platform / Many Options

Each version of Best Money Moves is unique, with custom content, products, and services that provide personalized financial guidance and assistance to users. Choose from a variety of components to build the financial wellness program your clients' employees need.

- **Best Money Moves** financial wellness platform, with 1000+ pieces of written and video content, journeys, live webinars, assessment tools, credit score, unique tools, gamification, personalized advice and unique analytics
- **Financial Advisors and Tax Experts** personal advisory services, retirement planning, executive level offerings and a tax help hotline provide financial assistance to the entire workforce
- **Crisis Money Coaching** provides telephone support when your users need help managing debt, student loans, and credit issues
- **Cyber Security and Identity Theft Protection** keeps personal financial lives as safe as possible
- **Customize Branding and Benefits** and add your own products and services to make each platform more responsive to the needs of your clients.



Best Money Moves 3.0 offers unparalleled platform flexibility, curation and customization - out of the box!
Choose up to 3 #HEX numbers to match your own branding throughout the site. Add custom content at the navigation level.



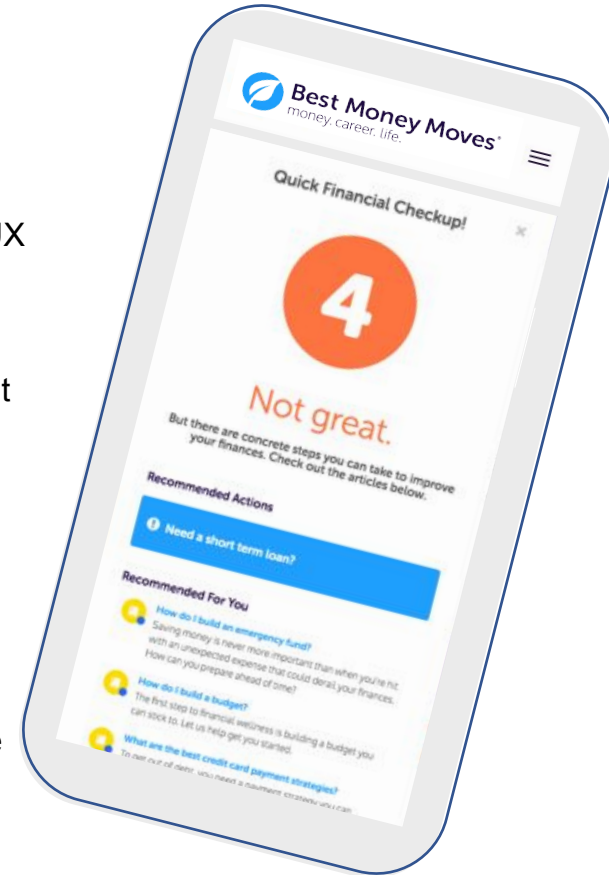
Benchmarked to CFPB's financial wellness score, this new assessment tool is customizable. Users can go through it in minutes, and wind up much more engaged in the platform.



Best Money Moves

Award-winning financial wellness platform that offers employees personalized guidance, providing unique workforce analytics to employers

- **Platform:** Highly-customizable, configurable, brandable, with true white-label UX
- **Personalized Advice + Guidance:** Powered by AI and advanced algorithms
- **Content-rich:** Over 1,000+ pieces of written and video content, tools, and assessments - with more added each year - drives engagement
- **Gamified:** Monthly contests with cash prizes. Companies increase engagement by running their own custom contests
- **Action-oriented:** Interactive journeys, calculators, free credit scores and budgeting module invite users to dig into all aspects of their finances
- **Telephonic Coaching:** We offer crisis money coaches, personal financial advisory for investment and retirement, and a tax helpline
- **Live Monthly Webinars:** Cover all aspects of personal finance
- **Resources, Products and Solutions:** Help solve a host of everyday financial issues
- **Benefits + BenefitHub:** Access discounts at 300,000 companies globally while building integration points with other services/products you offer



Include your branding, colors, products and services in the platform!

Crisis Money Coaching

Telephonic support to solve real-world problems

Live P2P telephone counseling helps mitigate problems with:

- **Debt** - How to manage all debt, including student loans, credit card debt, personal loans, mortgage delinquency and default resolution
- **Budgeting:** Learn how to build a budget that works. Find holes in your spending. Prioritize paying down debt and saving an emergency fund
- **Housing:** Fair housing pre-purchase education, home improvement and rehab counseling, predatory lending, first-time buyer education
- **Credit:** Credit counseling. Learn how to raise your credit score and reduce the interest on credit cards
- **Bankruptcy:** Provides court-mandated education course required before filing for bankruptcy



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

Financial Advisory and Tax Help

Our financial and tax advisors help your employees fix today's financial problems, reduce financial stress and plan for a rewarding future.

- **Credentialed Advisors:** National network of 400+ financial advisors (CFPs, RIAs) and tax professionals (CPAs and EAs), managing \$24 billion in assets
- **Individual Advisory Services and Retirement Plan Consulting:** Build workforce financial wellness from the ground up, connect accounts, map your financial future
- **Meet on Your Timeframe:** Unique phone number and interactive calendar is embedded into the Best Money Moves platform
- **Actionable Data:** Onboarding helps employers make better decisions about their workforce and helps employees get needed help fast
- **Workforce Segmentation:** From executive benefit resources, benefit and retirement consultation, to individual assessment with a variety of education delivery, we customize solutions to fit the needs of the various companies in your platform

Our Financial Planning Pyramid



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

Cyber Security and ID Theft Protection

Led by cyber security experts who created the cyber resolution services category over 20 years ago and have provided protection and recovery services to more than 17 million households and 3 million businesses globally.

- **Family Cyber Assessments** - protect everyone in your immediate family
- **Cyber Education and Awareness** - easy-to-understand videos and written information provide step-by-step instructions on remediating possible threats
- **Family Identity Services** - 24/7/365 assistance
- **Email Monitoring** - helps avoid phishing scams
- **Cyber Insights** - learn where threats are coming from and how to protect yourself
- **Cyber insurance** - up to \$50,000 in cyber remediation to covering banking losses incurred due to a funds transfer fraud event against an identity recovery insured
- **Dynamic threat management** - powered by artificial intelligence, is refreshed weekly with billions of new data points



Powerful protection for employees and their families!

Customize Branding and Benefits

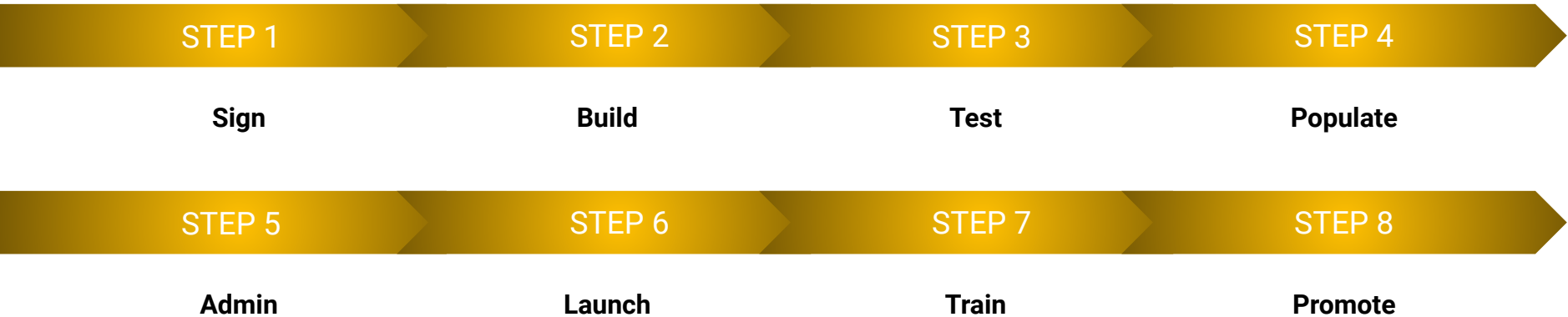
Platforms and companies can choose which of our vetted benefits to offer to end users. Or, integrate your own, so employees have instant access to their full suite of benefits.

- **ID Watchdog** - Award-winning identity theft protection helps secure you and your family from identity thieves
- **eCredable** - Connect your phone, WiFi and rent to build your credit score
- **One Brightly Cyber** - Global cyber security company providing cyber insurance policy plus education step-by-step instructions on remediating possible threats
- **BenefitHub** - Discounts at more than 300,000 companies globally
- **Capitalize** - Recapture lost 401(k) accounts easily and get them back under your control
- **GigWorker Solutions** - Provides tools and solutions for you your employees (or contractors) who have 1099 income
- **LFE Institute** - A smarter way to plan for college expenses



New benefits added every year - or add yours
to our platform

Implementation? Easy. We do the heavy lifting and provide Tier 1 and Tier 2 support.



Best Money Moves supports OAUTH SSO. We are SOC 2 and HIPAA compliant. Most platforms go live in 60 days or less. Single customers go live within 30 days.

Launch and Ongoing Engagement Program

Launch Kit Includes:

- **Pre-written letter** from Best Money Moves Founder/CEO Ilyce Glink welcoming users to the program
- **Pre-written letter** from CEO or head of HR on why the program was chosen and how it can help
- **Admin training package** introduces HR to the software and how to manage the program
- **Tier 1 and Tier 2** Support

Engagement Program Includes:

- **Weekly email engagement campaign** highlights contest winners, new tools and partners, and calendar-driven information for users
- **Monthly webinars** feature topics like “Love and Money” and “Financial Renewal” or conversations with financial experts and allow users to get their questions answered
- **Monthly global contests** with cash prizes. Run your own contests for higher engagement
- **Send your own campaigns** with our content. Articles, videos and social media campaign content provided

Our Results: **Changed Lives**

- **30%** average usage over entire population; half come in almost monthly
- Usage ranges from **18% to 82%**
- **50%** of users build a budget, visit site nearly monthly
- **4.7/5.0** user rating
- **12% - 18%** reduction in financial stress
- **8%** Reduction in turnover
- Higher levels of productivity and engagement

"I love, love, love this site."

Anne-Marie Grey, CEO, UNHCR, the UN Refugee Agency

Appendix



**A Best Money
Moves Core
Offering**

Exclusive Discounts, Negotiated Especially For You

Negotiated by our team of experts, all discounts are better than what is available to the general public. You can browse deals, search by brand or category or discover curated & personalised discounts relevant to your interests, including:



Automobiles



Food & Dining



Top Brands



Insurance



Local Deals



Well-Being



Travel



Tickets

World's Most Comprehensive Savings Marketplace

200+

Insurers And Benefits
Providers

1,000+

National Discount
Providers

250,000

Local
Deals

100,000

Hotels And Travel
Deals

7 Million

Event Tickets At Over
18,000 Venues

Best Money Moves: Our Commitment to Diversity, Equity and Financial Inclusion (DEFI)

Best Money Move was founded in 2016, but helping people make better decisions with their money has been the mission of our founder and CEO's career. Through her work as a nationally-recognized consumer advocate, radio talk show host, bestselling book author, and award-winning syndicated columnist, most of Ilyce Glink's 25-year career has been spent raising awareness of how to successfully navigate the financial world, helping consumers understand more about how to make their money work harder for them. Glink still writes a popular nationally syndicated twice-weekly column called "Real Estate Matters" that appears in the Washington Post, Chicago Tribune and 30 other newspapers. In addition, she is a radio talk show host for WGN Radio, in Chicago. She is frequently featured as a financial expert in national media, including CBS Radio Network and CNN, among others, and is currently writing her 15th book, on financial resilience.

Best Money Moves is a woman-owned business and has made a commitment to financial inclusion. We work closely with several of our flagship customers to deliver the necessary technology, tools, products and services to minority-owned businesses and underserved families. In 2021, Glink won the World of Money Social Innovator of the Year award for a program that we developed to share revenue with NFPs and NGOs. Not only are these organizations able to provide Best Money Moves at no cost to their clients, but any revenue generated from the best-in-class products and services offered to these clients is shared back to the organization as a general fund grant that they can use any way they choose. We support DE&I as well as DEFI initiatives nationwide.