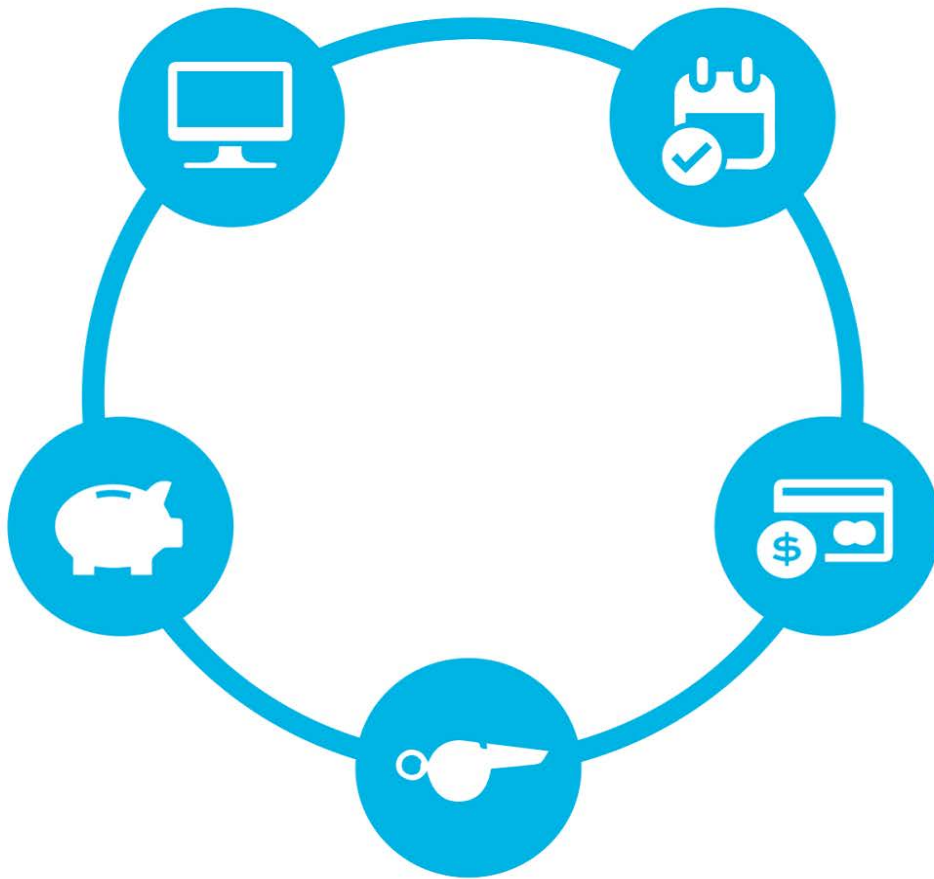


emerge

Mario Avila, CEO



e Program Overview

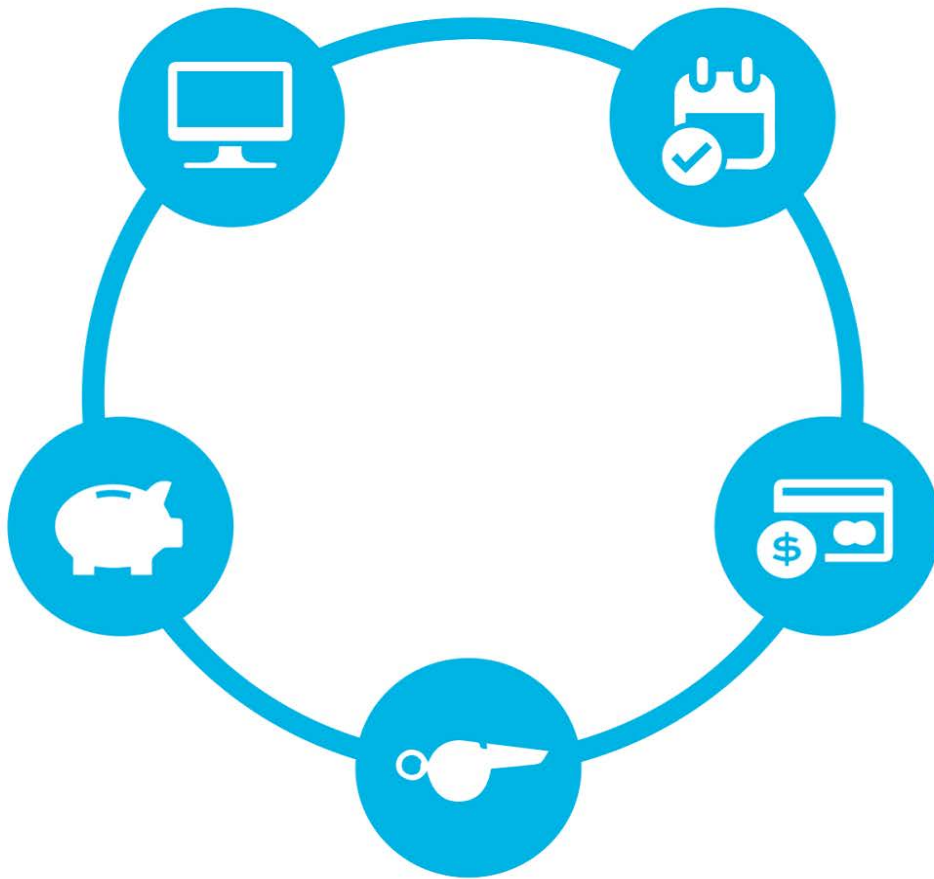
We provide employees with the necessary tools for a sound financial future.

What makes us different:

- Non-profit roots
- Designed with the nation's leading behavioral scientists
- Focused on reducing financial stress health effects
- Proactive and preventative program addresses root causes

We get results:

- Increased productivity
- Better savings habits
- Improved credit scores
- Overall greater financial stability



e Program Components

- Assessment & Action Plans
- Credit Score Management
- Financial Coaching
- Savings & Budgeting Resources
- Goal Achievement Tools

ACCESS ON ANY DEVICE%



Points of Access

The Landscape

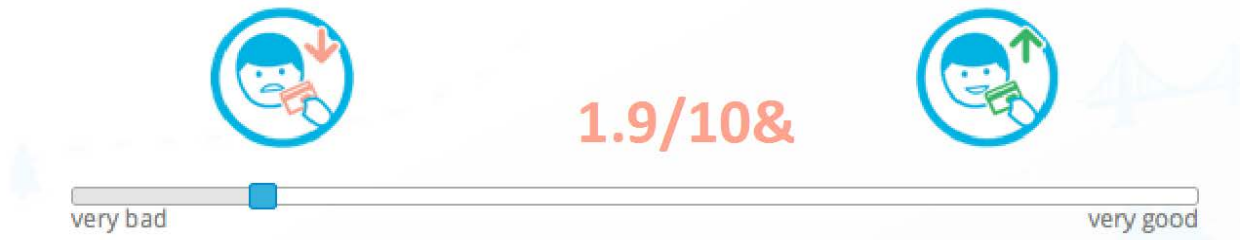


STRESS TEST RESULTS

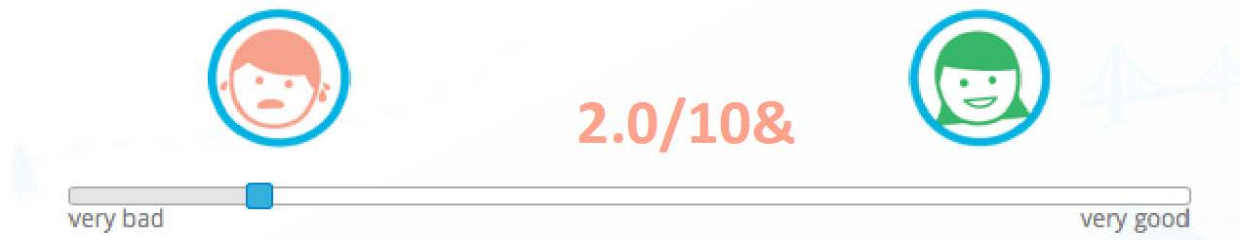
If you lost your job for a month, how difficult would it be for you to pay all of your bills?



How strong is your credit score?



How does the stress of your current financial situation make you feel?



Program Tour



Make A Plan

Custom financial action plans make it easier to reach your financial goals



Create a free account today!

Organization Name/Employer *

Emerge Demo

Email *

example@test.com

Confirm Email *

example@test.com

Sign Me Up

Don't worry, we value your privacy and will NEVER share your email or personal information with third parties. Ever.

On The Road To Financial Wellness

Join thousands of others around the country who are taking charge of their own financial health.

FOR MEMBERS

Emerge Blog
FAQ

FOR ORGANIZATIONS

Program Overview
Emerge Blog

WHO WE ARE

About Us
Board of Directors

MORE

Privacy Policy
Terms and Conditions

YOUR FINANCIAL PRIORITY



Welcome to Emerge!

What's most important to us is what's most important to you. Select your financial priority for this year from the choices below. You may select one.

 Save For A Rainy Day	 Reduce Your Debt	 Save For A House	 Raise Your Credit Score
 Save For College	 Keep A Budget	 Save For Retirement	 Other

Financial Stress Test



All questions are required. When you're finished, we will provide personal and customized feedback.

4. If you lost your job for a month, how difficult would it be for you to pay all of your bills?



A horizontal slider bar with a blue indicator. The left end is labeled 'very difficult' and the right end is labeled 'not difficult'. The slider is currently positioned approximately 10% from the left.

Back

Next

Financial Stress Test



All questions are required. When you're finished, we will provide personal and customized feedback.

5. How strong is your credit score?



very bad

very good

Back

Next

RESULTS



Your results are in. Click through each section to learn more about your financial health today.

Four white square cards with rounded corners and light grey borders. Each card contains an icon and a label: 'Credit Score' with a blue credit card icon, 'Saving Habits' with a green dollar sign icon, 'Stress Management' with an orange coffee cup icon, and 'Retirement' with a blue key icon.



Credit Score: Look out!

It seems like it may be a good idea to brush up on your credit. We know credit is critical to financial health and that good credit can save you thousands over time. Luckily, you will have all the tools you need to make a plan, right from your dashboard! Track your credit, learn the essentials from your resource center, talk to a credit counselor, and more – without having to go anywhere! Start today and soon you'll be watching your score rise!

Continue

RESULTS



Your results are in. Click through each section to learn more about your financial health today.



Credit Score



Saving Habits



Stress Management



Retirement



Savings Habits: A-OK

Feel like you're making a little progress on saving but not quite where you'd like to be? Don't worry - most people are in the same position! Set small goals you can stick to and accomplish in small periods of time. Before you know it, you'll be checking things off the list and watching your savings grow. But how, you ask? Set your goals right from your dashboard, we'll check in on you from time to time, then we can track your progress and achieve those goals together!

[Continue](#)

MY DASHBOARD

- RESOURCE CENTER
- PLANNING
- PERSONAL LOANS
- INSURANCE PRODUCTS
- COACHING

Level



[Level with me — How does this work?](#)

Get To The Next Level

Please complete one of the following actions:

Schedule With a Coach

Set A Goal

My Alerts

- Loans You Can Afford:** Check your eligibility today for responsible, low interest loans. ✕
- Need to jump start your savings? Start today with our handy budgeting worksheet to make saving fit your monthly lifestyle.
- Credit doesn't have to be confusing! Get the basics in this one easy to use chart.
- See how you compare to how others are saving for retirement.

Profile



★ Complete

Take the full Wellness Assessment

My Stress Levels - How Do I Compare?



My Credit Score



Free, instant access to your credit score, and loans that match your profile.

Track Your Credit Score

Start Tracking Now



COACHING SIGN UP

Choose a personal financial coach and make an appointment today.

All appointments are FREE and 100% confidential. Coaching is available in English & Spanish.

We've matched you with a coach! Close



Based on your financial priorities, we've matched you with [Theresa](#). Theresa is a Certified Credit Counselor, and she's also certified in bankruptcy counseling. Schedule with Theresa today!

Schedule Now



Theresa

Theresa is a NFCC Certified Credit Counselor who helps people reach their financial goals through budgeting and planning. She is bilingual Spanish and English and also certified in bankruptcy counseling.

I'm available to talk Monday - Friday 7:30am - 4:00pm PST



CREDIT SCORE

VantageScore 3.0™

Last update: 7/7/2014
Monthly score update in 20 days



Data provided by:

RATING **GOOD**

734

Your credit score has not changed



YOUR CREDIT REPORT CARD

- A** Payment History >
- A** Credit Usage >
- A** Total Balances >

MY DASHBOARD

Level



Level with me — how does this work?

Profile



Complete

Take the full Wellness Assessment

Get To The Next Level

Please complete both of the following actions:



Take a Quiz



Complete a Goal

My Alerts

Loans You Can Afford: Check your eligibility today for responsible, low interest loans.

Great job setting a retirement goal! See how others are doing on retirement with our program.


Ready to jump start your savings? Start today with our handy budgeting worksheet to make your monthly lifestyle.

Want to avoid the confusion? Get the help you need to use them.

Congratulations! You've Reached **Level 2!** Close

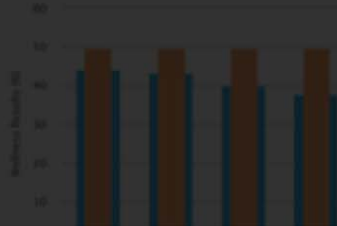
Great job leveling up! You just earned 20 entries into this month's prize drawing.

Keep up the great work!



Close Continue

Compare



Track Your Credit Score

Free, instant access to your credit score, and loans that match your profile.










Track Your Credit Score

Learn More

ACHIEVE YOUR GOALS

Setting goals is one thing, achieving them is the exciting part. The best way to do that is to share them with someone that can help you and hold you accountable. That's where Emerge comes in.

Get Started! Pick a Goal Below.

 Buy A House	 Retirement	 Emergency Fund
 Personal Goal	 Pay Off Debt	 Keep A Budget
 Build Credit	 Education	 Back To Dashboard

MY DASH

Wellness text messages remind members to keep their finances top-of-mind.

Level



Level with me — How does this work?

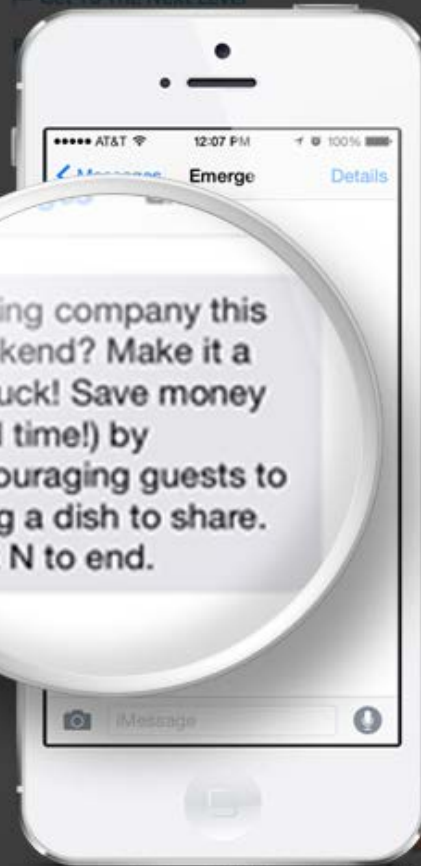
Profile



Complete

Complete Your Profile

Take the full Wellness Assessment



Having company this weekend? Make it a potluck! Save money (and time!) by encouraging guests to bring a dish to share. Text N to end.

My Alerts

Loans You Can Afford: Check your eligibility today for responsible, low interest loans

Need to jump start your savings? Sign up for our budgeting course to make saving fit into your monthly plan.

Credit doesn't have to be confusing! Get the basics in this one easy to use chart.

See how you compare to how others are saving for retirement.

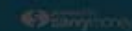
My Credit Score



Your Rating ?

Free, instant access to your credit score, and loans that match your profile.

Check Your Score >



Average Scores

Your Scores

Goal: Save for Retirement

My Financial Goal: Retirement

All questions are required.

How much do you contribute now? (per month)

How much have you saved so far?

In how many years do you want to retire?

Save Goal

Back to Goals

My Dashboard



Check out the resource center



Apply for a personal loan



Goal: Save for Retirement

Based on what you've told us...

If you continue to contribute \$500 every month you will have **\$391,702** in 25 years. The green area of the graph represents the growth of your retirement fund over time. The blue graph shows how much you could save if you contribute an extra \$100 every month, and the orange graph shows how much you could save contributing an extra 10% every month.

By contributing \$100 more each month, you would have an additional **\$75,247** in your retirement savings totaling **\$466,949**

By contributing 10% more each month, you would have an additional **\$37,623** in your retirement savings totaling **\$429,326**

* These calculations are based on 6% yearly compounding interest



PERSONAL LOAN INFORMATION

Please read and understand the eligibility requirements below prior to beginning an application.

LOAN INFORMATION

- \$500 - \$7,500
- 9.99% - 29.99% interest rate
- 4-8 month loan term
- \$0 monthly maintenance fee
- Agree to make repayments by direct deposit

MINIMUM ELIGIBILITY

- \$20,000 minimum annual income
 - 12 month minimum employment with your current employer
- I understand the minimum eligibility requirements.

Other Requirements

- I understand that **my entire credit history will be used** in deciding the preapproval of my loan application, including credit score, debt to income ratio (DTI), late payment history, etc.
- I understand that an Equifax credit report will be pulled and used for decisioning when I apply with Liberty Bank.
- I understand that I must provide an active checking or savings account from a bank that is a member of the Federal Reserve Bank. The account I provide CANNOT be associated with a prepaid debit card. [?](#)

Payment Calculator

See how much your estimated payments could be over 12 months.

Semi-Monthly Monthly



\$1,400

17.99%

Estimated Bi-Weekly Payment
Via Direct Deposit

\$59.90

A Loan is a Gift of Time ✕Close

Build good credit with financial products that are right for you.

You're prequalified for a responsible loan from Emerge. Learn more today!

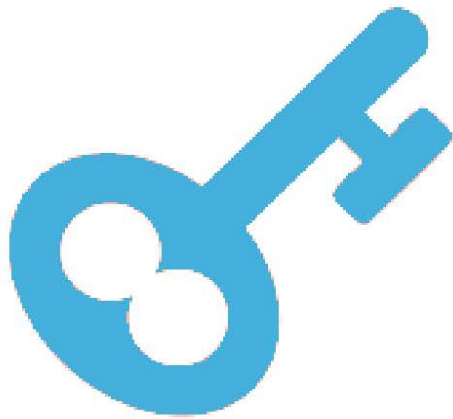
Close

Continue

Results

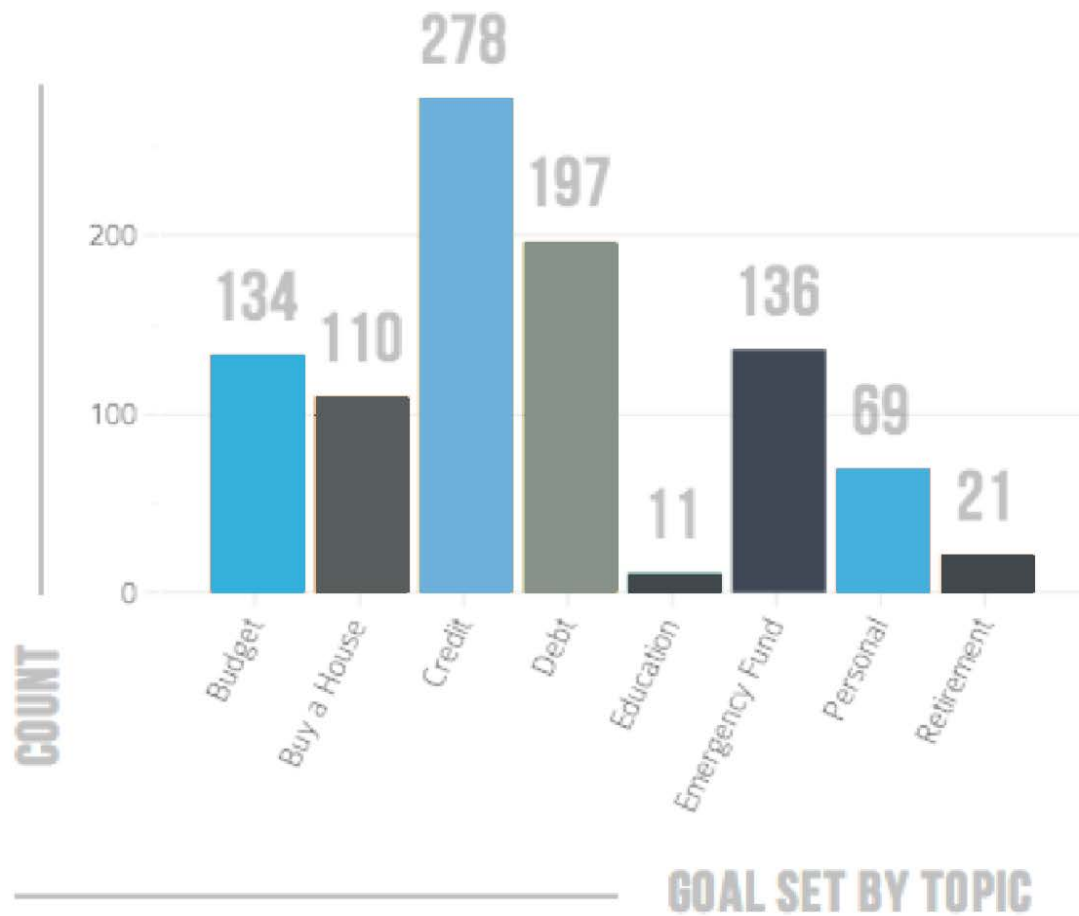


STATISTICS%

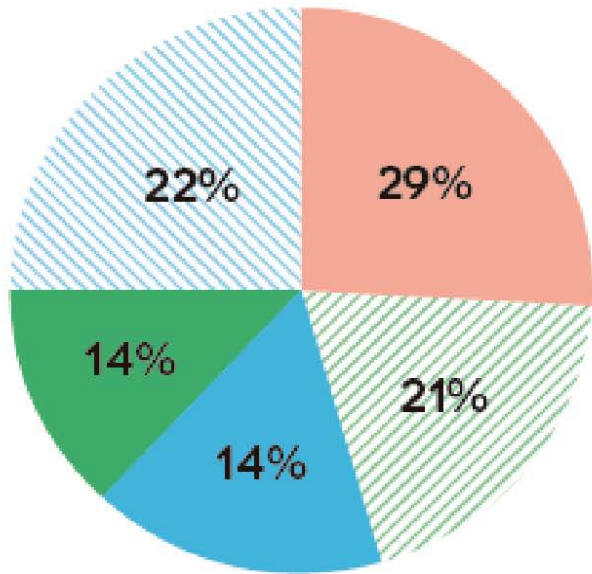


24%

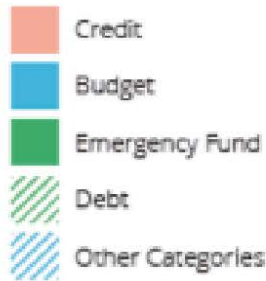
OF ENROLLED SET GOALS



STATISTICS%



Financial Priority%



TOP CITIES



47%

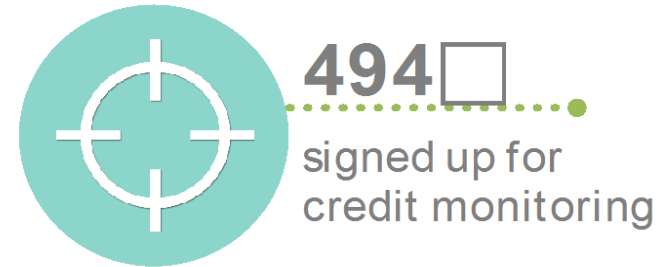
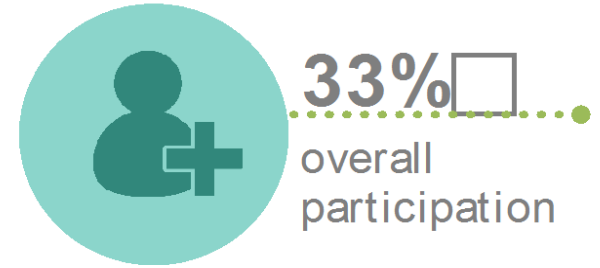
**PERCENTAGE OF
WELCOME EMAILS
OPENED BY EMERGE
MEMBERS**

Industry avg. 20.68%

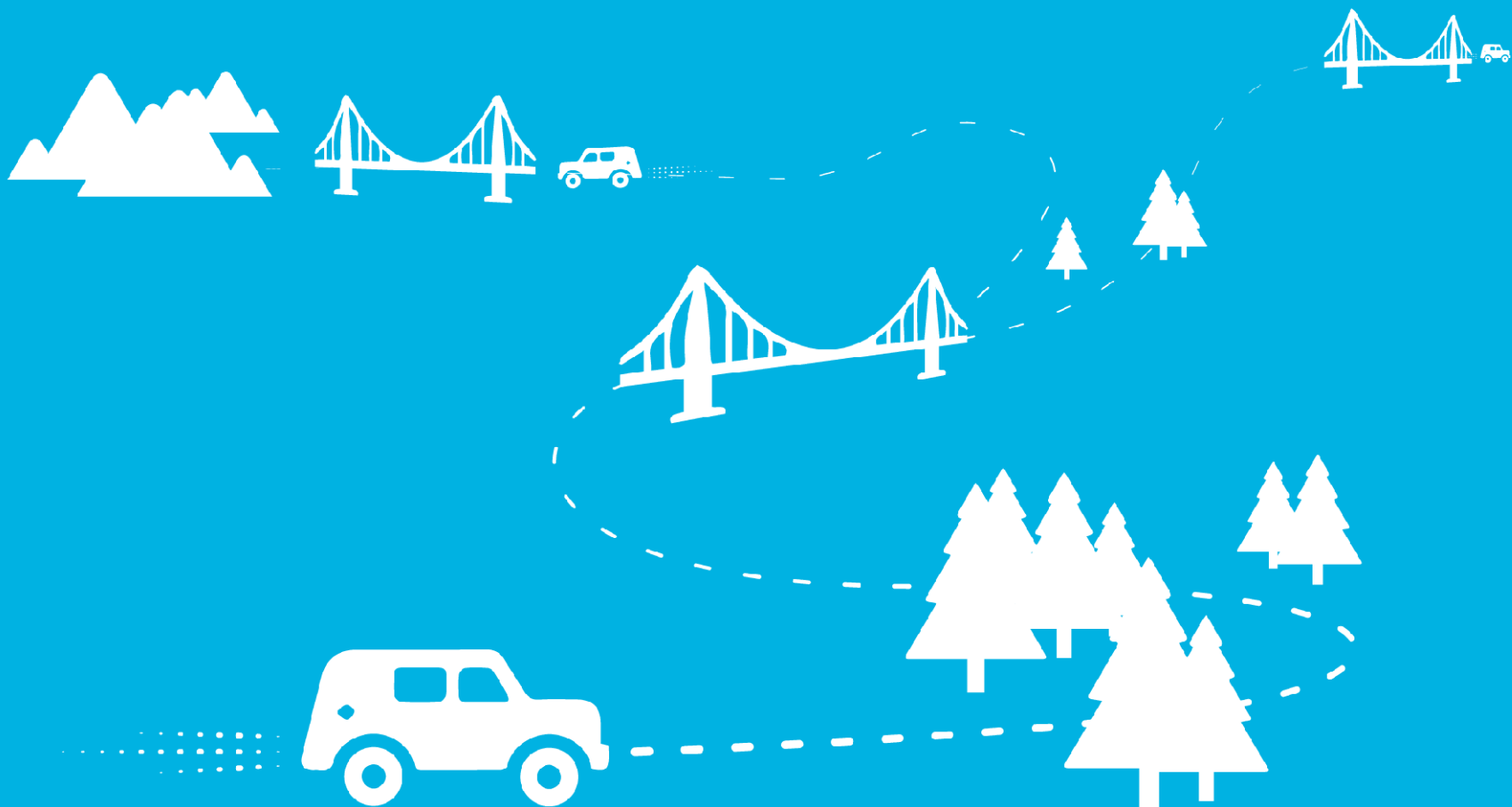
Results

emerge

CASE STUDY - TELECOMMUNICATIONS



Technology client with 12,000 employees



Financial freedom is a journey. Start yours!%

mario@emergebenefit.com