

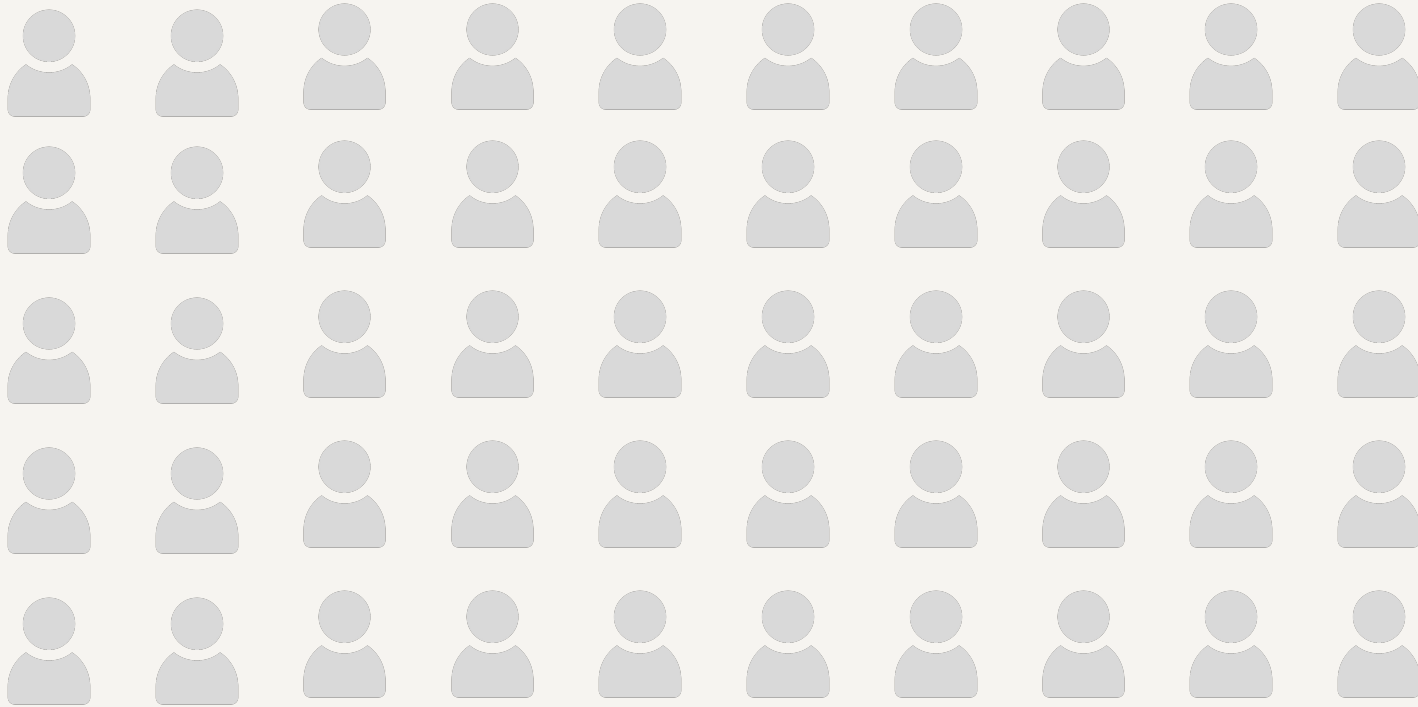


The smart & simple path to employee financial health

Your Money Line for Partners



Imagine a workforce of 50 people



Imagine a workforce of 50 people



Imagine a workforce of 50 people



With YML, employers can create meaningful change.



Your Money Line helps with foundational pieces, so retirement becomes a possibility.



Employees everywhere are stressed about money.

59%

feel more anxious
about money in 2024 ¹

81%

say finances prevent
them from enjoying life ²

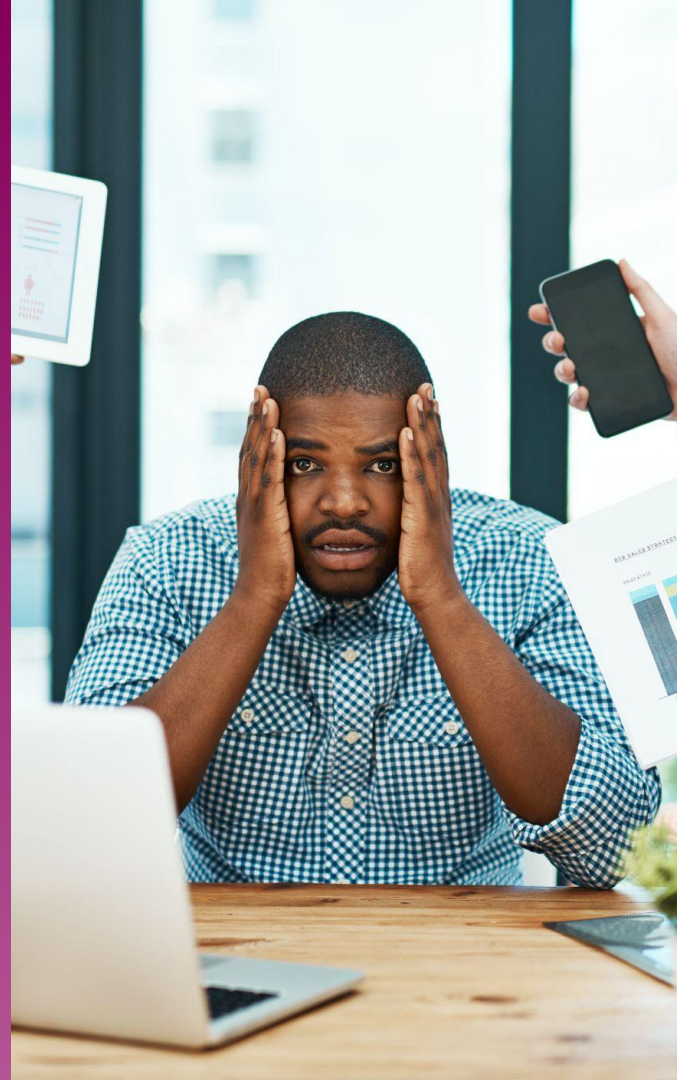
2 in 3

consumers live
paycheck to paycheck ³

36%

say money stress
impacts their work ⁴

¹ Calm, 2024 ² Your Money Line, 2024 ³ PYMNTS, 2024 ⁴ ZayZoon, 2024



Your Money Line Financial Guides help employees tackle:

- Budgeting
- Housing & Transportation
- Student Loans (PSLF)
- Credit card debt
- Feeling overwhelmed
- Benefits selection
- Credit improvement
- Inability to retire
- Unexpected crises
- Financial check-ups
- Emergency funds
- Major life events



Partnering with Your Money Line



Let us do the dirty work

Providing day-to-day help is important, but it's not the best use of your team's time.



Increase AUM

When employees are foundationally sound & encouraged to save, they invest more in retirement.



Differentiate from your competition

Bringing solutions that are valuable and different creates long lasting, happy customers.

With YML, you can create meaningful change.

97%

of participants feel more confident after meeting with a financial guide.



\$97,770,420+

in student loans forgiven
(and counting)



Employees who use YML
contribute **11% more** to
retirement after 1 year.



14.3%

average increase in
financial stability
users see in 1 year.



YML users are **44% less stressed** about
making ends meet
every month.





Your Money Line is personalized financial guidance & 1:1 coaching for every employee.

The image shows a woman smiling at a laptop. In the background, a tablet and a smartphone display the 'Your Money Line' app interface. The tablet screen shows a dashboard with various financial metrics and a list of upcoming expenses. The smartphone screen shows a 'Free Financial Coaching' section with a grid of icons for different financial topics.

YOUR MONEY LINE

Dashboard

Monthly Budget
Last updated on 10/13/24

Budget Remaining
\$2,500
of \$5,000 estimated income

Housing \$1,500
Auto \$540
Credit \$150
Childcare \$150
Medical 100

Credit Score
Last updated on 10/13/24

Credit Score
802
+6

Available Cash
Last updated on 10/13/24

Checking \$2,323.86
Savings **Connect Account**

Upcoming Expenses
Next 3 scheduled expenses

Date	Account	Category	Amount
12/25/2024	JP Morgan Chase	Housing	\$1,752.08
12/26/2024	Capital One Auto	Auto	\$711.09
12/26/2024	Netflix	Media	\$14.00

Stability Index
Last updated on 10/13/24

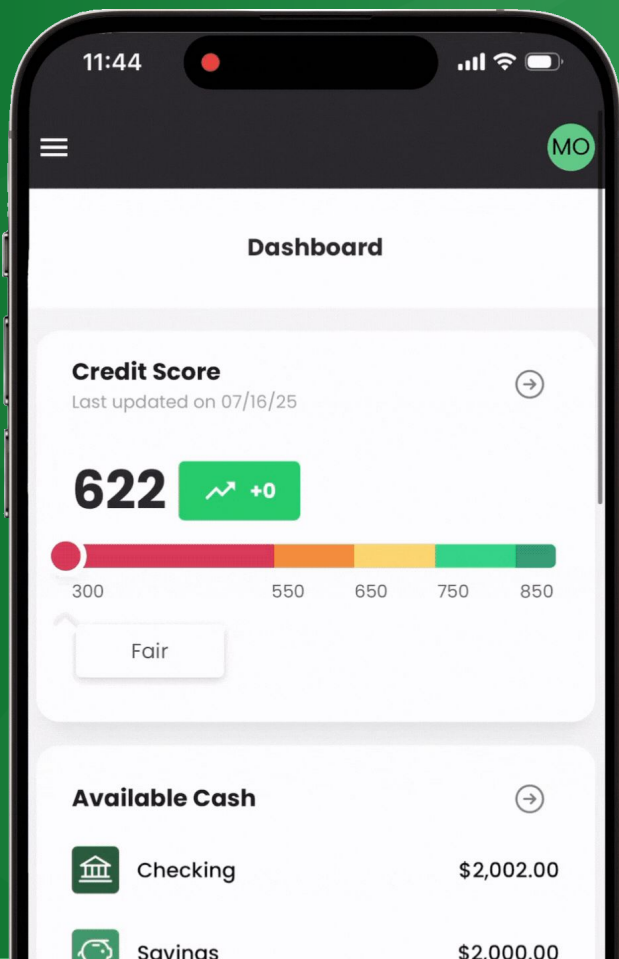
Free Financial Coaching
Schedule time with a certified, friendly financial expert to talk through any money challenge. Select a topic below to schedule:

- Budgeting
- Retirement
- Debt
- Student Loans
- Education Costs
- Mortgage & Housing
- Investments
- Insurance
- Transport

Margot B.
My car broke down, and I'm trying to decide if we should buy or lease a new car, but I'm pretty confused.

Jayne L., AFC
Hi Margot! I totally get it—car payments can be complex! I'm here to help. Let's start with the basics. How much were you paying for your previous car?

This Week's Strategy For Derek



Solve real issues, in
real-time, with our
all-in-one money app

BUDGETING & INSIGHTS

1:1 COACHING

PERSONALIZED PODCAST

CREDIT MONITORING

ID PROTECTION

GOALS & ASSESSMENTS

1:1 COACHING

Coaching with no stress, no shame, and no selling.

Employees get unlimited access to certified financial experts, trained in financial coaching, therapy, & planning.

Margot B.

My car broke down, and I'm trying to decide if we should buy or lease a new car, but I'm pretty confused.

Jayne L., AFC ✓

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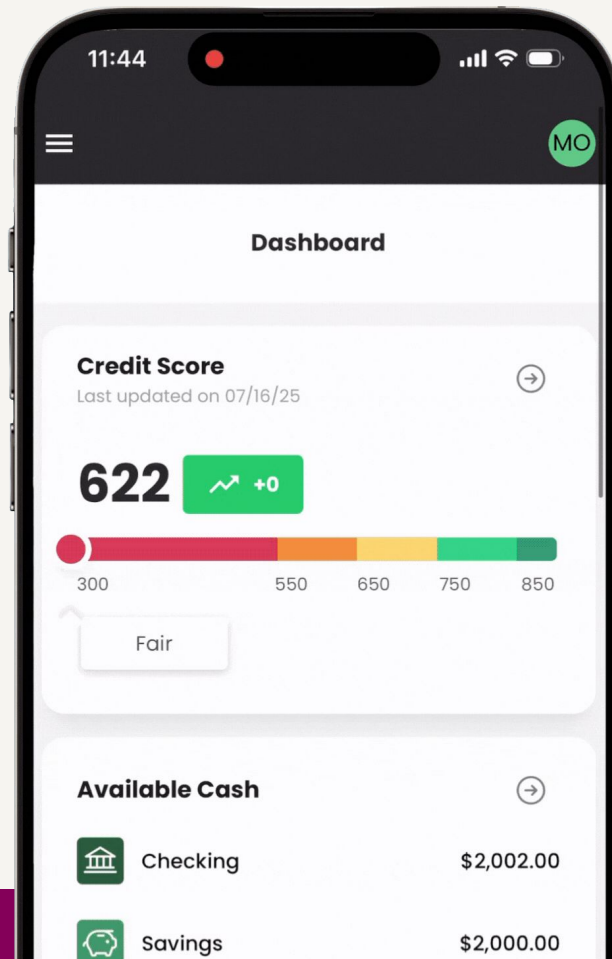
AI-POWERED PERSONALIZATION

Your employees' personal money assistant.

Cater to every employee's unique financial situation with tools that provide real-time insights and feedback.



Listen now: Personalized Podcast



EASIER FOR HR

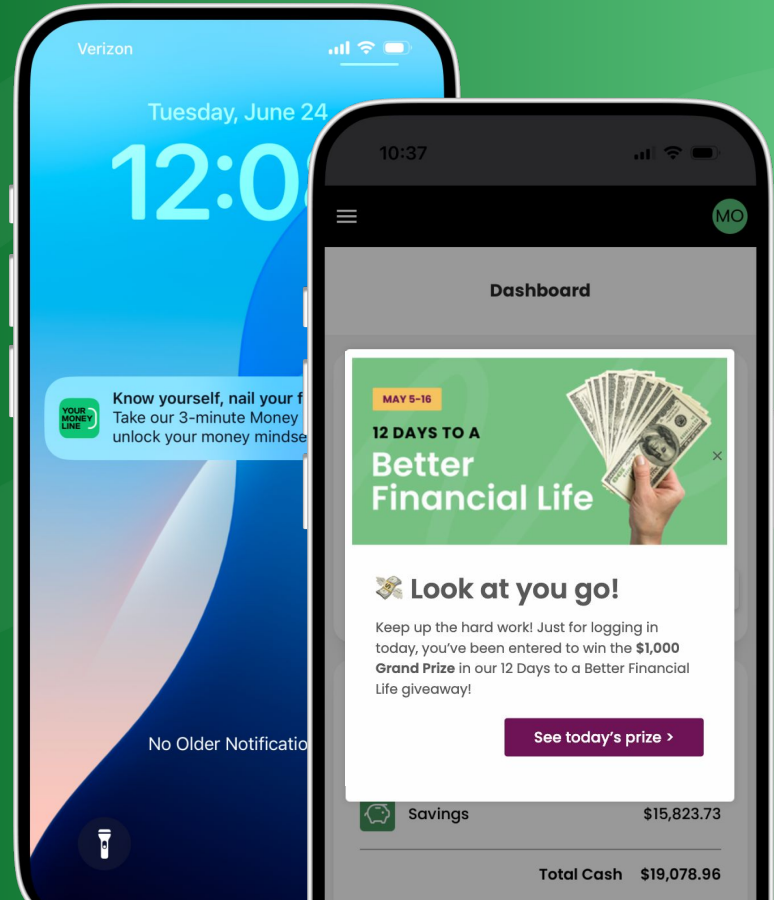
Better for them, easier for you.

With YML, HR doesn't have to spin their wheels to create employee engagement. On average, we see 29% employee participation.



Drive participant engagement

- Regular communications via email and push notifications engage employees
- Employee financial wellness challenges and giveaways
- Co-branded materials and ready-to-forward emails



Good for employees. Great for HR.

Your dedicated CSM makes it simple to get up and running—from implementation & launch to engagement & reporting.

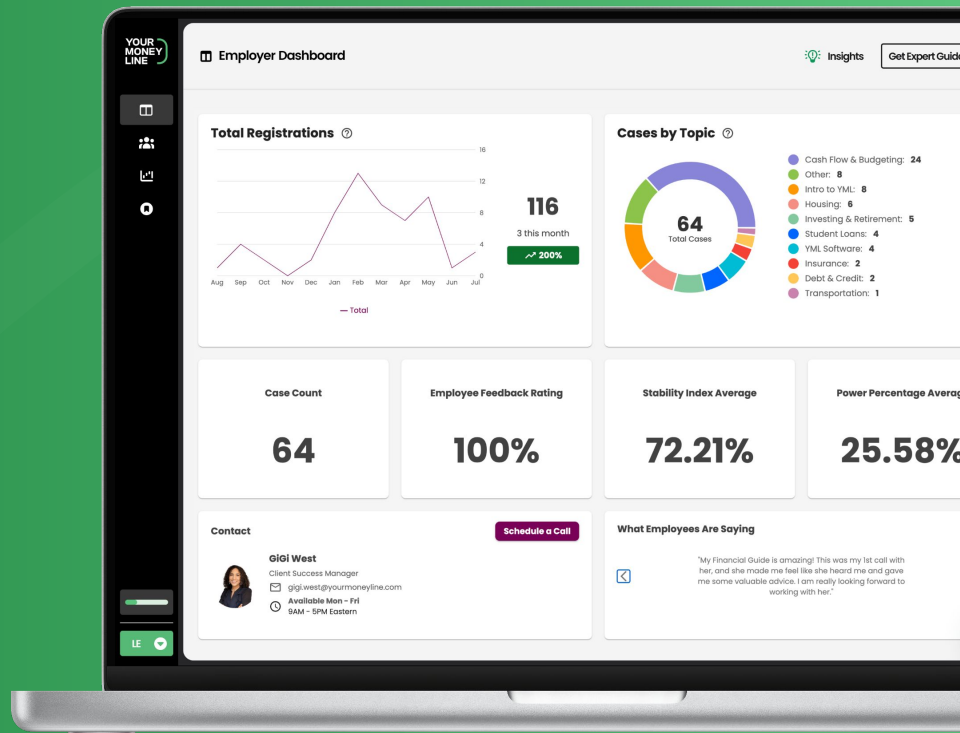


24/7 access to engagement, health, and resources

See and track your employee engagement with YML

Keep a pulse on the financial health of your employee population

Access marketing templates to increase engagement

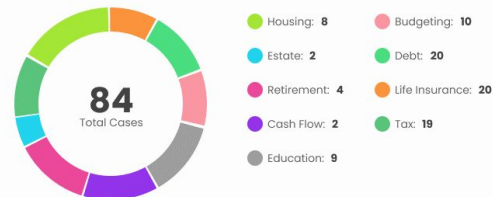


Employer Dashboard

Total Registrations ?

[Manage Users](#)

Cases by Topic ?



Stability Index Average ?

70%
this month

-2%

Power Percentage Average ?



34%

Contact

[Schedule a Call](#)

Oliver Green

Oliver Green, Manager

Employee Feedback Rating

96%

What Employees Are Saying

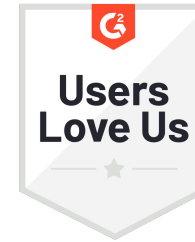
"Oliver Green was wonderful and so easy to talk to. A true

Trusted by hundreds of employers, with **1000+** 5-star employee reviews.

"The best benefit I could have received from an employer (yes, more valuable than health insurance)!"

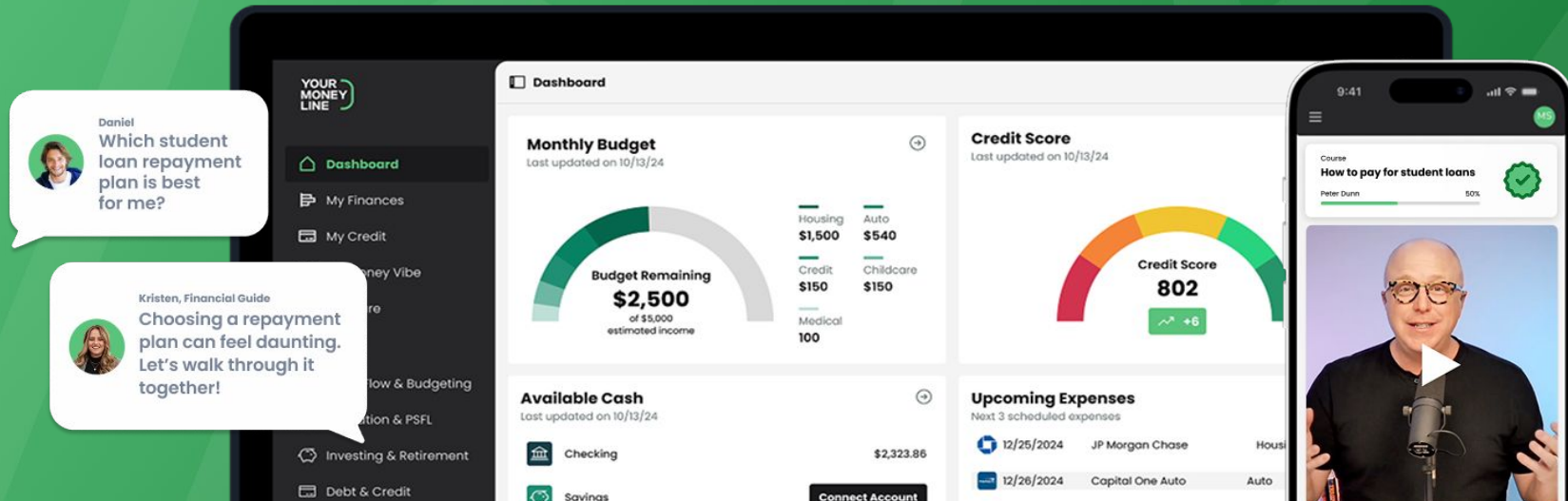
"Practical, helpful, non-judgemental... it felt like I had a friend helping me tackle this overwhelming task."

"It is changing the way I look at my money and the stress I used to have at the end of each month."

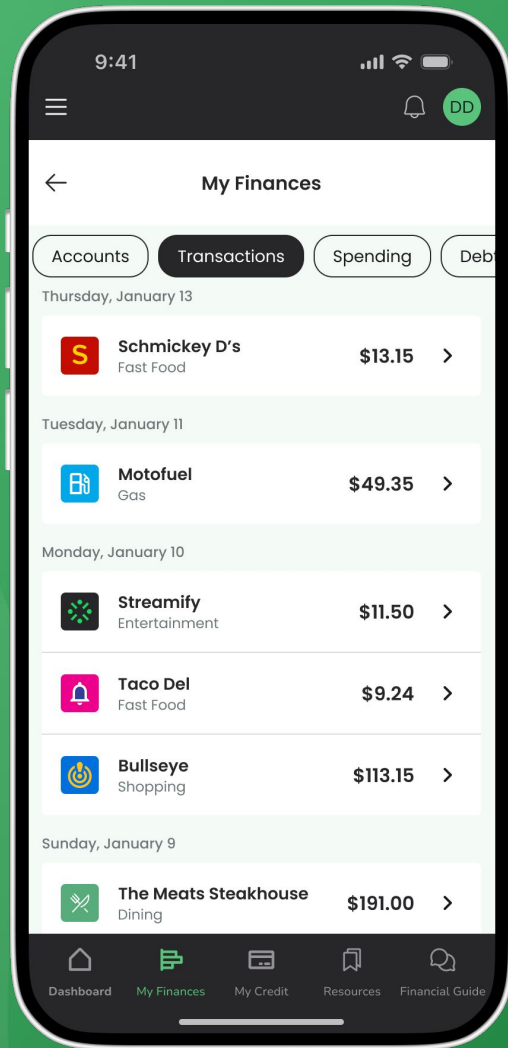


Money is stressful. We are here to help.

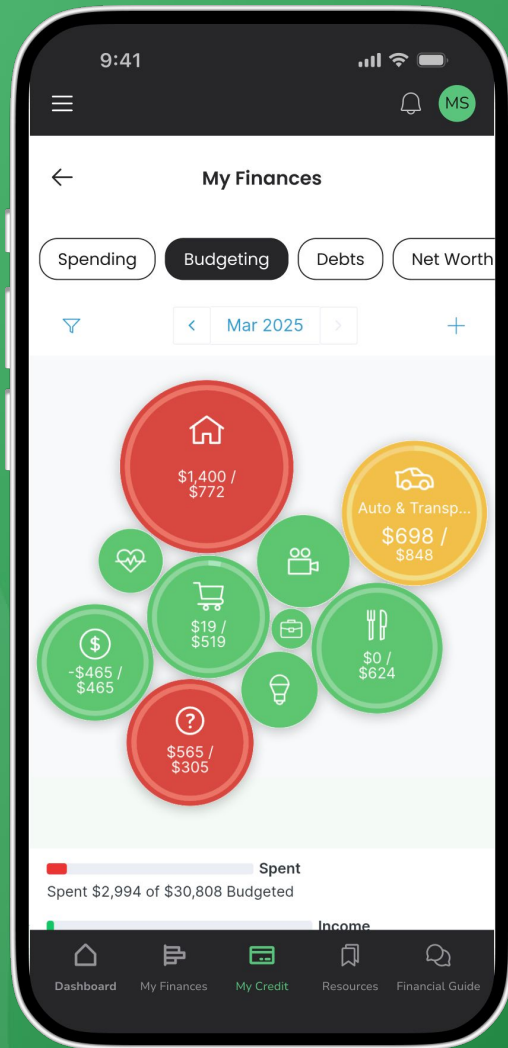
Complete financial wellness and personalized money coaching for employees and their families.



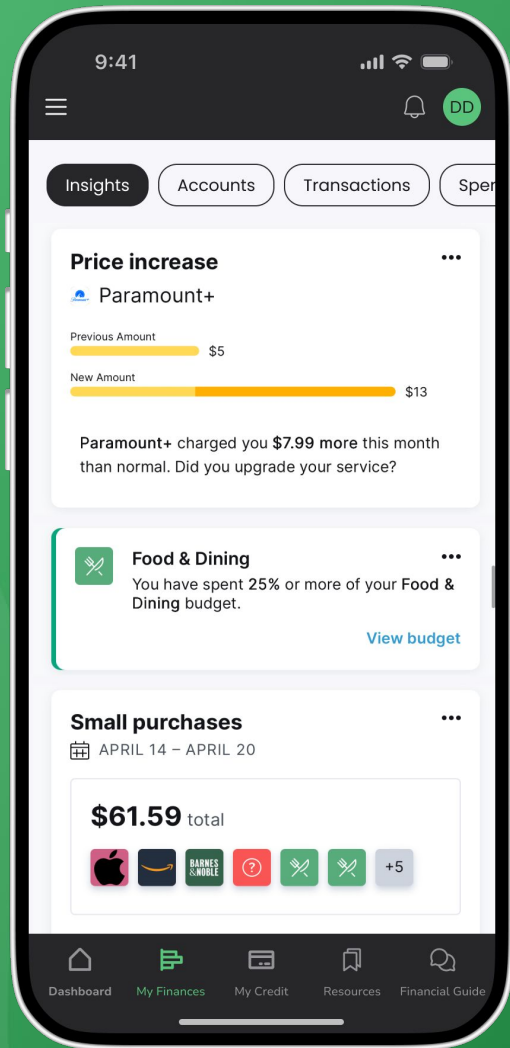
Transactions



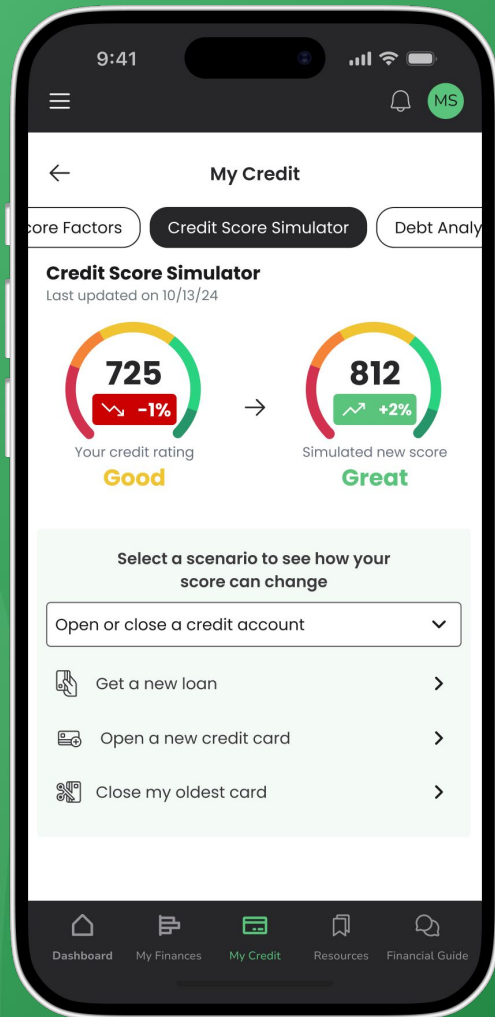
Smart budgeting



AI insights



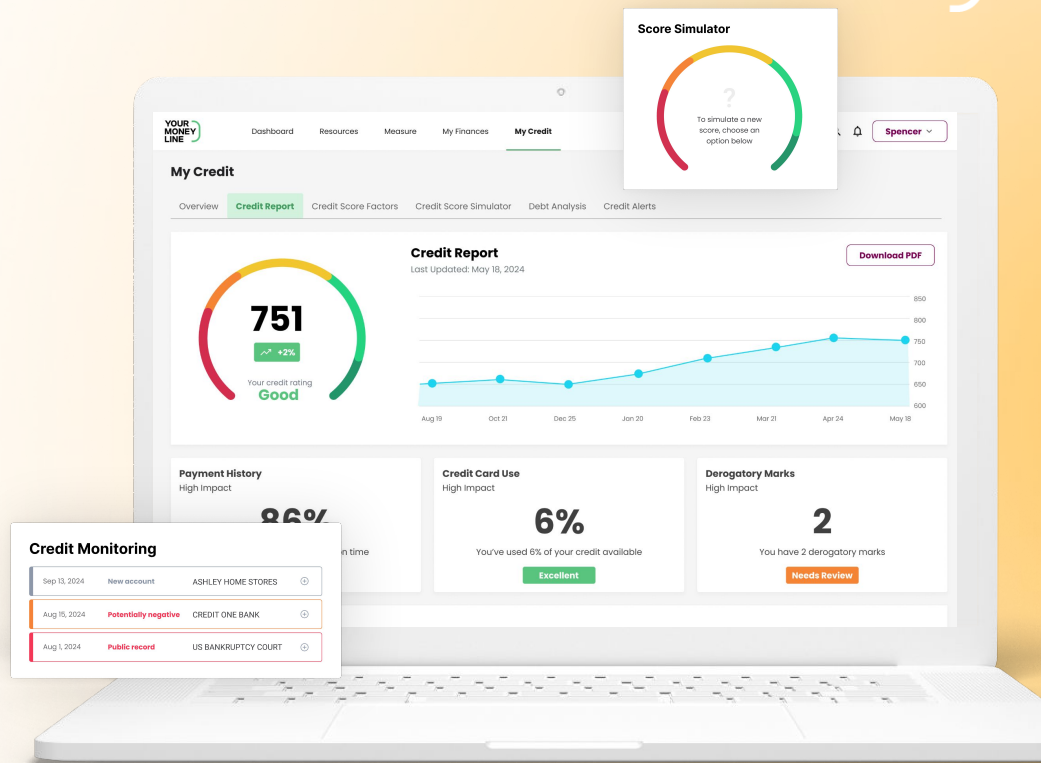
Credit monitoring



CREDIT MONITORING TOOL

Credit scores impact your entire financial life

Credit impacts our housing, car, and credit cards payments—some of the biggest and most emotional areas of our financial life.



MONEY VIBES ASSESSMENT

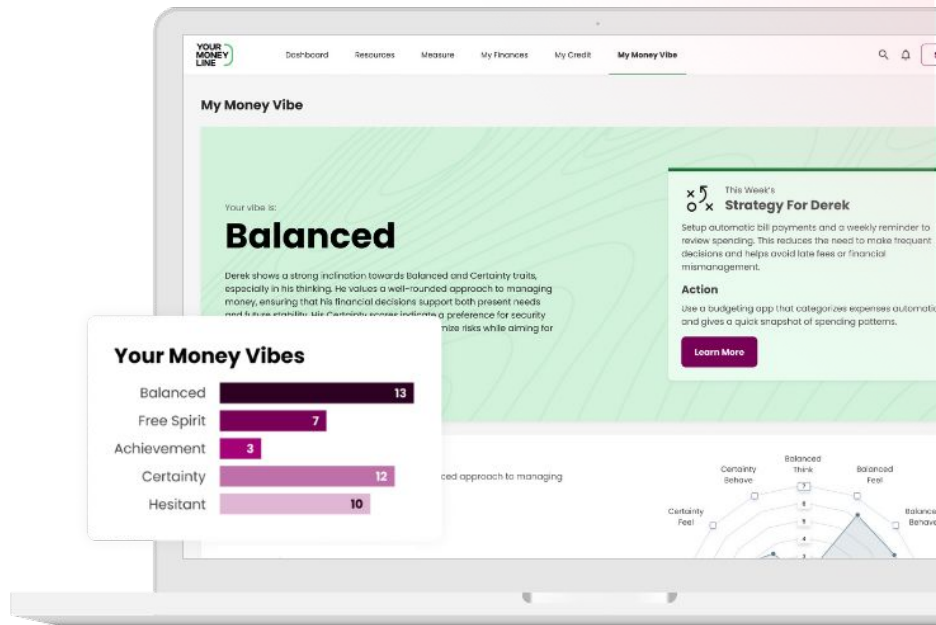
Know your money personality, nail your finances.

Build healthier financial habits

Reduce money-related stress

Communicate better with others

Personalized path to success



Your Financial Guides

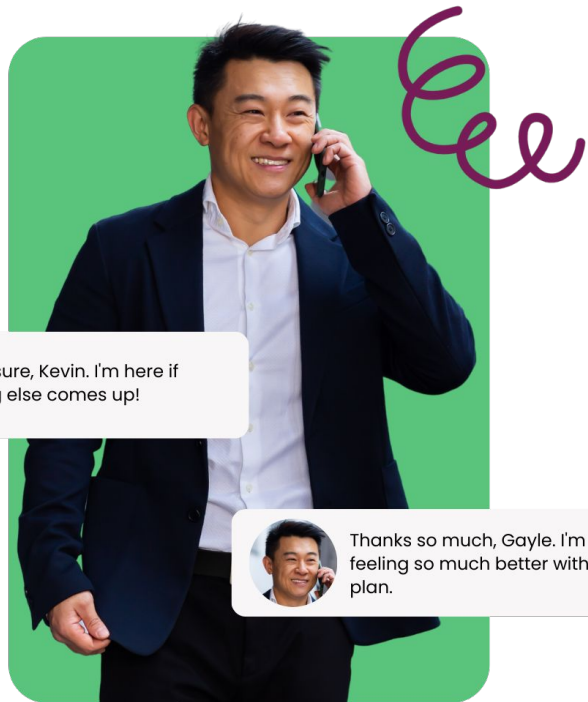
- In addition to dashboard access, you also have **free** access to expert guidance through any financial question or situation
- **Unlimited** access via phone, email, text, chat or schedule an appointment through the dashboard
- Staffed Monday – Friday from 8am – 8pm CT
- 100% **confidential** and **unbiased**
- Won't be sold anything, **ever!**



My pleasure, Kevin. I'm here if anything else comes up!



Thanks so much, Gayle. I'm feeling so much better with this plan.





Thank you.

Pete the Planner
CEO, Your Money Line



petetheplanner.com | yourmoneyline.com