

OVERALL FINANCIAL WELLNESS SCORE

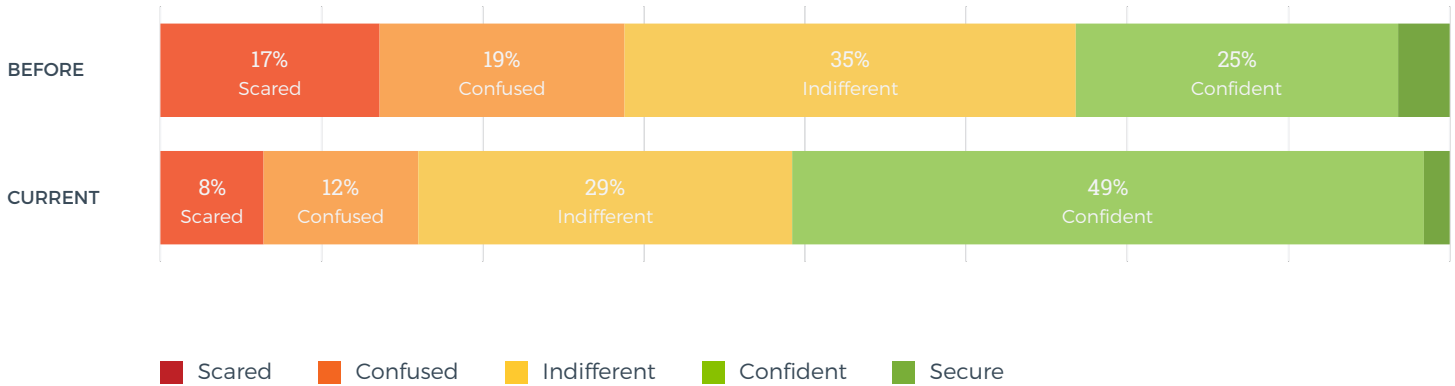
The initial Financial Wellness Score comprises 10 questions answered during the onboarding process of SmartDollar. This wellness assessment is designed to focus heavily on behavioral finance, the leading indicator for retirement readiness. Participants are encouraged throughout the program to revisit the assessment to track their progress. At that time, additional questions around progress such as debt paid, dollars saved, and retirement preparedness are added. This comparison is based on the 48 employees who have taken both the before and after wellness survey.

<p>TOTAL PARTICIPANTS</p> <p>158</p> <p>Since December 20, 2017</p>	<p>ELIGIBLE PARTICIPANTS</p> <p>500</p>	<p>PARTICIPATION RATE</p> <p>32%</p>
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<p>TOTAL FINANCIAL TURNAROUND</p> <p>Based on 34 participants</p> <p>\$305,535</p> <p>Participant Average / \$8,985</p>	<p>Total Debt Eliminated</p> <p>\$178,343</p> <p>Participant Average / \$5,245</p>
<p>Total Savings Added</p> <p>\$127,192</p> <p>Participant Average / \$3,740</p>	

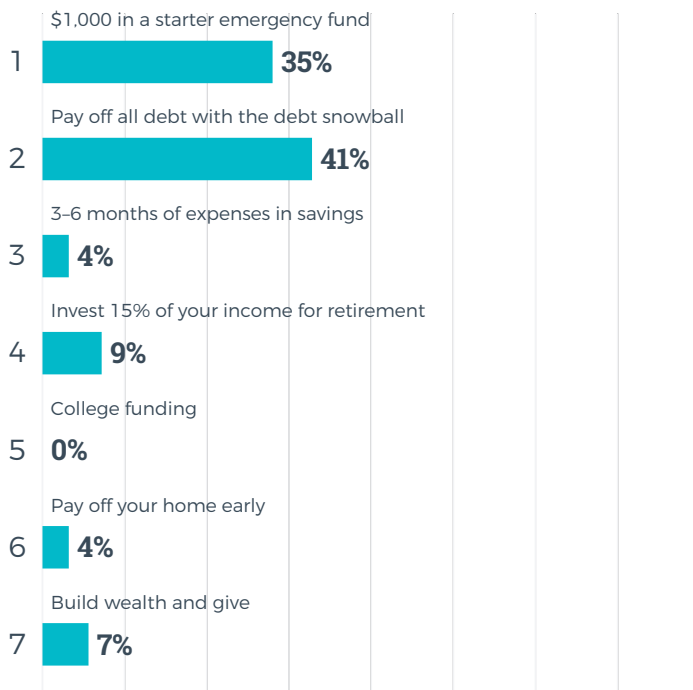
EMOTIONS TOWARD FINANCES

Participants were asked: What word best describes your feelings toward personal finances?



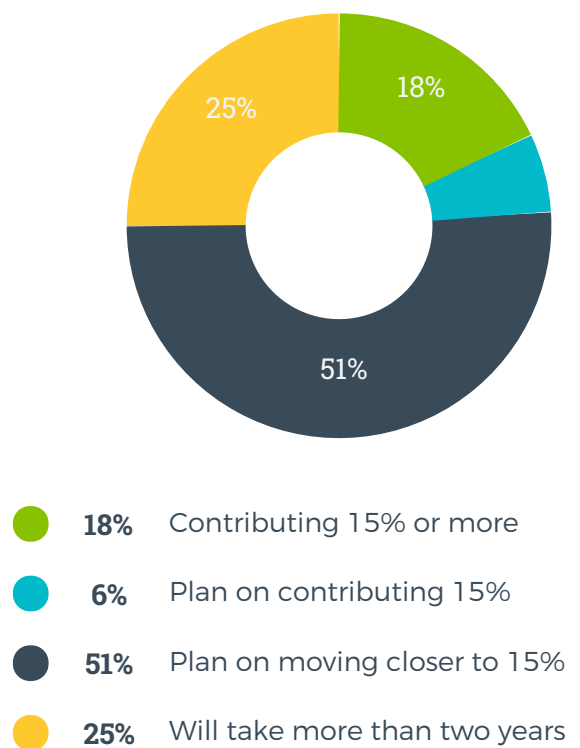
BABY STEPS

Participants were asked: Which Baby Step are you on?



RETIREMENT EXPECTATIONS

Participants were asked: Do you plan on increasing your retirement contributions within the next two years?



FINANCIAL WELLNESS SCORE BREAKDOWN

The overall wellness score is based on the weighted average of the answers to the questions on the wellness survey. The chart below compares the current average wellness score to the initial wellness score on an individual question basis.



FINANCIAL WELLNESS SCORE QUESTIONS

The following charts show the percentage of participants that selected each answer.

