



Meet Your Goals by Helping Employees Meet Theirs

Since 2001, Purchasing Power has helped organizations like yours improve employee retention, productivity and satisfaction with our employee purchase program. No other company like ours has the knowledge, experience and proven track record to support large employers and their most financially at-risk employees. **And we do it with no cost or liability for you.**

Take a New Approach

It used to be simple. Retirement programs were enough to help employees prepare for their financial future. But many have trouble meeting their immediate needs and turn to expensive financing options, like high-interest credit cards, payday loans and retirement withdrawals to make purchases they can't afford otherwise.

This leads to stress that decreases productivity and increases turnover and healthcare costs.

Purchasing Power fills the gaps for employees who need a financing alternative:

- Provides greater access than traditional credit
- Comes without the risks of subprime financing
- Reduces the need for retirement savings withdrawals
- Offers an affordable alternative to student loans

Our industry-leading purchase program makes it possible for employees to buy the products they need and want through the ease of payroll deduction. And our financial wellness tools and resources help them make positive financial choices.

How do we support your retention and productivity goals?

HERE'S
WHAT OUR
CUSTOMERS
SAY:⁴

70%

Say our program increases satisfaction with their employer.

68%

Say it makes them more likely to stay with their employer.

93%

Say it reduces their financial stress.

72%

Say it makes them less likely to consider borrowing from their retirement savings.

Without financial distractions, employees are more productive and engaged in their work. And by offering a benefit that supports their personal and professional goals, your company is more likely to retain them.

Executive Summary Employers

36%
of working people do not have \$2,000 or more for an emergency purchase.¹

70 Million
working Americans don't qualify for prime credit and can't turn to friends or family for help.²

33%
are spending, on average, 1.7 hours each week dealing with their personal finances.³

Learn more at www.PurchasingPower.com/Employers

¹2014 Harris Poll, ²Based on calculations from the NFCC 2013 Financial Literacy Survey, ³2014 Harris Poll, ⁴Purchasing Power Customer Survey as of 05.2014



What We Offer

Purchase Program

Our program allows employees to access over 20,000 brand-name products and services. Through payroll deduction, they make manageable payments over a 12-month period with no ballooning interest, hidden fees or credit check. We believe transparency is critical; with Purchasing Power, what you see is what you get.

Our Products and Services

- Consumer Products
- Vacation Packages
- Online Education
- Financial Wellness Tools and Resources

All products are current models, brand new, and delivered up front. Many of our items come with warranties from SquareTrade, a top-rated warranty provider.

Financial Wellness Tools and Resources

Our experience serving financially underserved employees has shown us that access to products and services is important, but they also need tools and resources that empower them to take control of every aspect of their finances. That is why we partner with innovative companies to provide access to credit monitoring and education resources as well as financial wellness content.

Choose a voluntary benefit that meets your business objectives and helps improve the quality of your employees' lives.

- Full program support to make administration easy
- Annual client retention rate of over 95%
- Trusted by clients from 16 industries
- A+ BBB Rating

“ Purchasing Power is very responsive to our needs, easy to work with and the administration is minimal. I endorse the program for its alignment with our benefit strategy and value to the employees. ”

- Satisfied Client

Executive Summary Employers

Our Products and Services



Consumer Products



Vacation Packages



Online Education



Financial Wellness Tools and Resources

Learn more at www.PurchasingPower.com/Employers

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