



Give your employees the financial flexibility they deserve.

Create a Path to Financial Wellness

When it comes to financial wellness solutions, the options often focus on long-term planning rather than immediate financial needs. How can you help bridge the critical gap between planning for the future and the challenges employees face right now?

Meet Purchasing Power, a flexible and immediate employee purchase program that helps members stretch their budget further when facing a large expense. Employees can buy what they need when cash or credit aren't viable options—and without taking on more debt.

For over two decades, hundreds of organizations have worked with Purchasing Power to provide their employees with immediate access to needed products through the convenience of paying over time through payroll deduction and no credit check.

We look forward to helping you become an employer of choice as you create a path to financial empowerment for your employees.

Employees are facing a financial crisis.

The impacts of today's macro-economic issues are taking a toll on employees' long-term financial wellness. They aren't able to keep up and are taking on more jobs just to make ends meet.



The share of 401(k) savers who withdraw cash for a hardship is at an all-time high.¹

50%

Plan to postpone their retirement.²

42%

of more than 3,000 employees believe their compensation is keeping up with the rising cost of living.³

25%

of employees are working more jobs than in previous years to make ends meet.³



Empower your employees in challenging times.

Purchasing Power helps employees handle surprise expenses and avoid more costly financing options such as lease to own or high-interest credit cards. And because the Purchasing Power program is offered alongside other benefits your company provides, it sends a clear message to your workforce that you want them to succeed both at work and in their personal lives.

Purchasing Power offers the following financial wellness solutions designed to set your employees up for immediate success.



An Employee Purchase Program
Enables employees to purchase items conveniently through payroll deduction.



Financial Health Resources
Easy and efficient way to drive critical financial health resources to employees in their time of need.

See the Benefits of Purchasing Power



For You

Reduce Turnover

62% of Purchasing Power customers said they were more likely to stay with their organization due to Purchasing Power.⁴

Ease Employee Financial Stress

81% of Purchasing Power customers believe we help reduce their financial stress. This in turn increases employee engagement and efficiency.⁴

No Cost to You

Offer a competitive benefit with no cost or liability to you—we even manage all employee communications on your behalf.

For Your Team

Financial Empowerment

76% of Purchasing Power customers are less likely to withdraw from their 401(k), more focused at work and are less financially stressed.⁴

Lower Total Cost of Ownership

A more affordable and responsible alternative to high-interest credit cards or other 12-month options.

Simplifies Budgeting

Short-term, manageable payments through payroll deduction with preset spending limits.

A+



4.4



68

Net Promoter Score

2/3

Products Purchased Categorized as "Necessities"

97%

of Employees Value Purchasing Power Over Other Financing Options

97%

Client Retention Rate Year-Over-Year

5.1M

Total Eligible Employees

50+

Fortune 1000 Companies Served


45K

Products & Services Offered

Trusted by Companies, Loved by Employees for **Over 20 Years.**



How does our solution compare to other options?

	 PURCHASING POWER	Lease-to-Own	High-Interest Credit Card
Pay Over Time	✓	✓	✓
No Credit Check	✓	✓	✗
Easy Payroll Deduction	✓	✗	✗
Manageable Payments	✓	✗	✗
No Interest	✓	✗	✗
No Late Fees	✓	✗	✗

Transparent cost of ownership with clear and defined payments.

Purchasing Power assumes all liability and risk associated with purchases so you don't have to worry and your employees can get what they need. The price they see at checkout - *including the cost per pay period* - is the only amount they pay. There are no escalating or hidden fees. In addition, there are strict criteria for program eligibility and all members have a set spending limit to promote responsible decision-making.



Prices Include:

- ✓ **Product**
 - Cost of Acquiring Products
- ✓ **Warranty**
 - 2-3 Year Coverage
 - Unlimited Claims
 - No Deductible
- ✓ **Taxes & Shipping**
 - Calculated at Checkout
- ✓ **Value**
 - Get Products Immediately
 - Pay Over Time via Payroll Deduction
 - No Credit Check
 - No Hidden Fees

Products employees need. Brands they want.

AUTOMOTIVE CARE

HOME, FURNITURE & PATIO

COMPUTERS & ELECTRONICS

SPORTS, FITNESS & RECREATION

APPLIANCES

TRAVEL

BABY & KIDS

TV & ENTERTAINMENT

EDUCATION

The Employee Purchase Experience

We simplify every purchase for your employees with transparent pricing and a user-centric website that's convenient and secure.

Register & View Online Catalog



Select Items to Buy



Purchase & Receive Items



Payments made Directly from Paycheck

Get an inside look at the full employee purchase experience.



Contact your benefits consultant to schedule a virtual walk-through.

Or, visit our website to see for yourself. →

For more than 20 years, we've worked with organizations to set up Purchasing Power. And our goal is to make setup easy for you and your teams.

Getting Started with Purchasing Power is Easy

- 1 Discovery Call
- 2 Implementation Kickoff
Discovery
- 3 File Transfer Process Setup
- 4 Finalize File Format,
Processing & File Testing
- 5 Site Creation & Walkthrough
- 6 Program Launch

We Set You & Your Employees up for Success

While our benefit is no cost and no liability to employers, we understand that it does take resources from HR to manage employee programs. That's why we have a client services and account management team to support you every step of the way.

File Transfer Flow



Client Sends Employee Eligibility File



Purchasing Power Sends Employee Deduction File



Client Sends Remittance File

Complete Communications Support

We create, fund and distribute all communications to promote our program and its benefits to your employees.

DEDICATED WEBSITE

EMAIL

FLYER

HOME MAILER

INTRANET

NEWSLETTER

POSTER

Ready to get started?

If you would like to learn more about Purchasing Power, speak with your benefits consultant or contact us at corp.PurchasingPower.com

MEET YOUR BENEFITS CONSULTANT

Contact us to learn how Purchasing Power can benefit you and your team.

CORP.PURCHASINGPOWER.COM

1. "401(k) 'hardship' withdrawals hit record high," Vanguard says — another sign households feel the pinch of inflation" CNBC, December 8, 2022.
2. "Workers Seriously Rethinking that 2022 Retirement Date," 401k Specialist, July 20, 2022.
3. "2022 PwC Employee Financial Wellness Survey," December 2022
4. Data based on FY 2024 Value as a Benefit Survey Responses, Purchasing Power



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