

Lower your PTO Liability

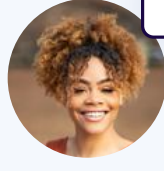
- ✓ Increase job satisfaction
- ✓ Increase company loyalty
- ✓ Improve engagement
- ✓ Decrease burn out
- ✓ Attract & retain top talent
- ✓ Lower payroll liability



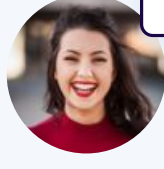
"I want to save more for my kids college"



"I want to save more for retirement"

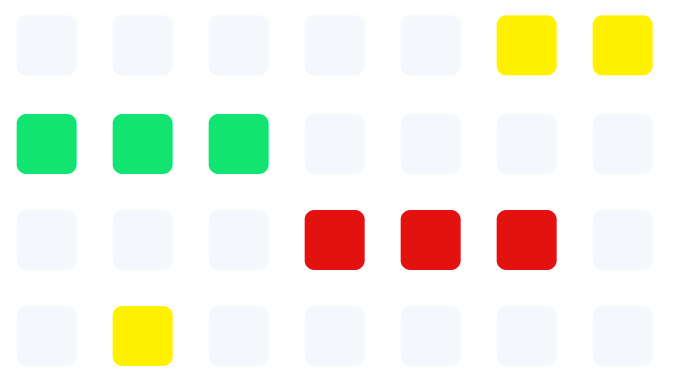
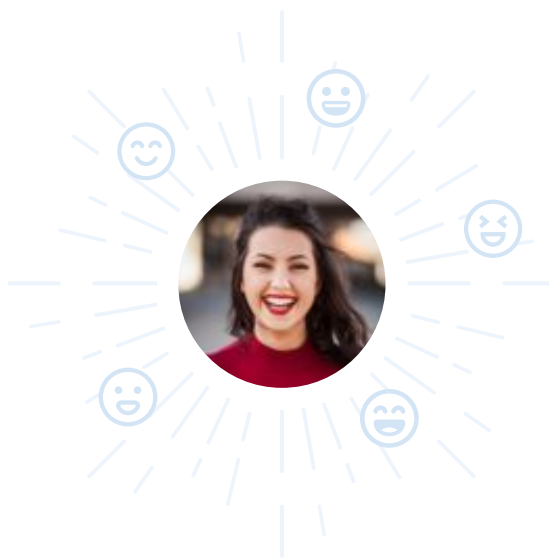
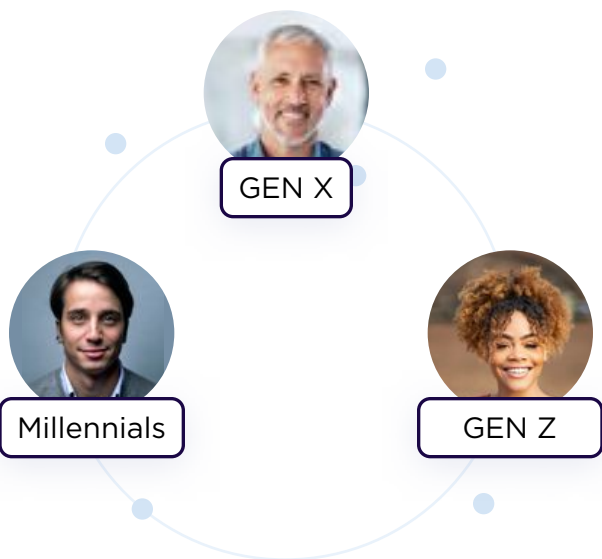


"I want to pay down student loans"



"I want cash for emergencies"

"I want to lower PTO liability and keep my employees happy"



Financial Wellness for everyone

Employees can fund their Retirement, invest in their child's 529 College Savings or pay down Student Loans, all with their accrued PTO.

- ↑ Job satisfaction ↑ Happiness
- ↑ Retention ↑ Recruitment

Peace of mind in tough times

78% of employees live paycheck-to-paycheck and 41% cannot afford a \$2,000 emergency. Employees can use accrued PTO to solve financial emergencies.

- ↑ Company Loyalty ↑ Engagement
- ↑ Retention ↓ Distractions

Company-friendly time off

68% of employees feel refreshed and more productive after time off. Employees are proactively notified of good times to take off and can use accrued PTO to pay for vacations.

- ↑ Job satisfaction ↑ Happiness
- ↑ Retention ↓ Burn out



Before PTO Genius

- ✗ Burdened with student loan debt
- ✗ Less than \$2,000 in savings for emergencies
- ✗ Hasn't taken a day off in over a year
- ✗ Overworked and stressed



After PTO Genius

- ✓ Paid down student loan debt
- ✓ Fast access to cash for emergencies
- ✓ Took a few extended weekends to recharge
- ✓ Increased job satisfaction & happiness