



# YOUR EMPLOYEES ARE UNIQUE

## AND SO ARE THEIR FINANCIAL GOALS

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- INCREASE PRODUCTIVITY & ENGAGEMENT
- ATTRACT NEW EMPLOYEES
- RETAIN THE EMPLOYEES YOU HAVE



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FINANCIAL WELLNESS  
FOR **ALL** EMPLOYEES

# FINANCIAL STRESS

HAS A DIRECT IMPACT ON YOUR EMPLOYEES' **DAILY ENGAGEMENT**

EQUATES TO THOUSANDS OF DOLLARS IN LOST PRODUCTIVITY



## MEET ADAH

RETIREMENT IS FAR FROM ADAH'S MIND. HER FAMILY IS GROWING AND THEY NEED A BIGGER HOUSE. TWO YEARS AGO, SHE AND HER PARTNER MOVED IN WITH ADAH'S PARENTS SO THEY COULD SAVE FOR A DOWN PAYMENT, BUT THEY STILL DON'T HAVE ENOUGH. SHE IS NOT SLEEPING AT NIGHT AND CAN'T FOCUS ON HER WORK DURING THE DAY. SHE CALLED IN SICK TWICE IN THE LAST MONTH, AND AS ONE OF THEIR LEAD SALES REPS, COMPANY SALES ARE DIRECTLY IMPACTED.

## MEET CHRIS

CHRIS WORKS IN CUSTOMER SERVICE. HIS FRIENDS ARE PLANNING A TRIP NEXT YEAR THAT HE CAN'T AFFORD. HE'S ALREADY IN DEBT AND TOO EMBARRASSED TO USE THE COMPANY EMPLOYEE ASSISTANCE PROGRAM TO PLAN SAVINGS FOR HIS TRIP. INSTEAD, HE OPTS FOR A 2ND NIGHT-SHIFT JOB. WORKING THE EXTRA HOURS HAS LEFT HIM EXHAUSTED. HE'S BEEN SHORT WITH CUSTOMERS AND UNABLE TO GIVE THEM HIS USUAL ATTENTION AND CARE.



AFFECTS EMPLOYEES AT **ALL INCOME LEVELS**

# 80%

Of employers report that financial stress is lowering their employees performance.

(Forbes.com 2019)

# 58%

Of employees admit they are stressed about their finances.

(PWC Employee Financial Wellness Survey 2020)

# 74%

Of employees say it's important for their employer to offer financial wellness benefits.

(morganstanley.com 2019)

# PROVEN SUCCESS

**STAND OUT** FROM THE CROWD  
AND ATTRACT THE BEST TALENT

A BENEFIT EMPLOYEES WILL TELL THEIR FRIENDS ABOUT

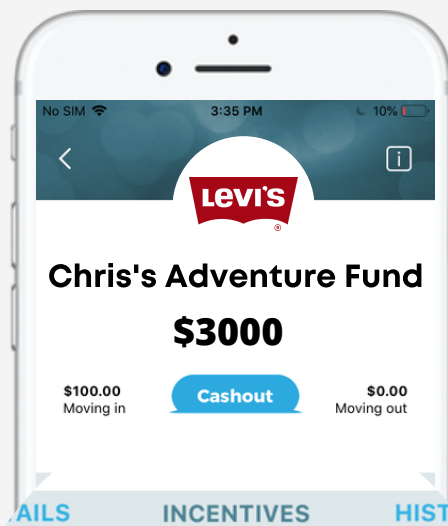
OUR PROGRAM HAS THE SECRET SAUCE TO CHANGE FINANCIAL HABITS WITH A COMBINATION OF BEHAVIOURAL NUDGES AND GAMIFICATION. CHOOSE FROM:

- **MATCH-BASED SAVINGS INCENTIVES**
- **PERSONALIZED FINANCIAL EDUCATION**
- **IN-APP ACCESS TO A FINANCIAL PLANNER**

**87%** OF LEVI'S EMPLOYEES SAID THEY WOULD HAVE NEVER SAVED AS MUCH MONEY IF IT HADN'T BEEN FOR QUBER



Find out how to  
eat well on a  
budget.



Save \$20 for a  
chance to win  
\$1000.



Make your coffee  
at home and  
save \$5!



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protect yourself  
for your upcoming  
trip.

Name	Total	Earned
Saving Bonus	\$90.00	\$0.00
Completion Bonus	\$100.00	\$0.00
Starting Bonus	\$10.00	\$10.00

# EVERYONE WINS

CREATE AN **ENGAGED & HAPPY** WORKFORCE

WITH RETURN ON INVESTMENT UP TO **20X**

## INCREASE PRODUCTIVITY

Employees gain an additional 2.5 hours of productive time per week.

## REDUCE ABSENTEEISM

Employees reduce the number of days they call in sick by 60%.

## IMPROVE RETENTION

10% of employees stay with your company who would have otherwise left.

**-60%**

HR admin costs

**+2%**

Employees retire on time.



## YOUR EMPLOYEES' SUCCESS IS OUR SUCCESS

Krista is a working mom with two kids. She used to put money into her savings account, but she would always dig into it and never accumulated anything. She was in a habit of spending money every time she left her house - on coffee, snacks, take-out and things for her kids - and maxed out a couple of credit cards. Krista's productivity at work was impacted but she didn't feel comfortable sharing her money problems with her employer.

Then she found QUBER. When she saw her savings grow, she was confident she could save more. She slowly started to change her habits by spending less on things she didn't need and saving more towards her goals. Before she knew it, she had enough money saved to put a significant amount on her credit card, pay for winter tires and her kids activities with cash. She is now empowered and more productive at work and at home. *(Real story of a QUBER user, name changed for confidentiality.)*

# A FINANCIAL BENEFIT

THAT IS SIMPLE AND QUICK TO  
ROLL-OUT

WHEN YOUR EMPLOYEES ARE WELL, SO IS YOUR COMPANY

HAVE MEANING AND IMPACT IN YOUR EMPLOYEES' LIVES



## FOR THE EMPLOYER

- A powerful and unique way to attract new hires
- An engaged, productive workforce
- Less turnover
- Fewer sick days
- Decreased health claims
- Decreased HR admin costs

## FOR THE EMPLOYEE

- A no-fee, secure digital savings account with Alterna Savings
- Incentivized personal savings
- Relevant financial literacy and nudges
- Save to Win contests
- A community of fellow savers
- Access to an in-app financial advisor
- Automated onboarding
- Amazing customer support!



4.7 STAR RATING IN APP STORE



**STARTUP** IN RESIDENCE

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