

Lifestyle Spending Accounts

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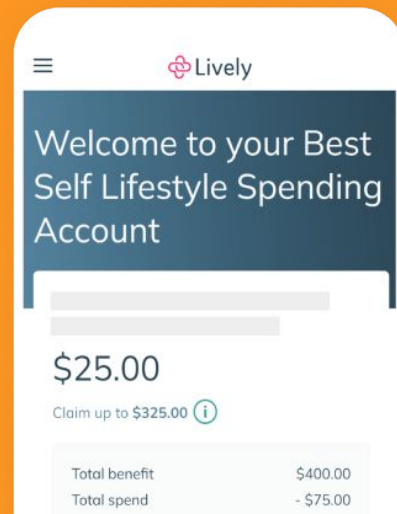
SUPPORT AND DELIGHT EMPLOYEES

Attract and retain talent while boosting morale and the bottom line.

- **Uniquely customizable**
Compared to more highly-regulated benefits like HSAs, FSAs, and HRAs, LSAs are a more flexible way for employers to tailor how they support their employees.
- **Take care of the whole employee**
Most LSAs are designed to support employees with expenses such as financial health, emotional wellness, life planning, and *much* more.

A GlassDoor survey found that **94% of employees** want benefits that meaningfully impact quality of life.*

*BenefitsPro 2021 Report.



Value for employers

SHOW-DON'T-TELL EMPLOYEES YOU CARE

- ✓ **Drive retention and satisfaction** with existing employees while **attracting top talent** in a competitive job market

- ✓ **Flexible plan design** to meet employer's business and culture goals; **customization options** including eligibility, qualified expenses, contribution/allocation, and whether to require substantiation
 - No minimums!

- ✓ **Low lift** with no due diligence as an account-based product

Type of LSA categories

Help employees save on everyday needs.



'Best Self' LSA

Fitness

- Fitness classes
- Gym / Fitness membership
- At home workout equipment
- ...and more.

Wellness

- Meditation classes
- Sleep trackers
- Digital health
- ...and more.

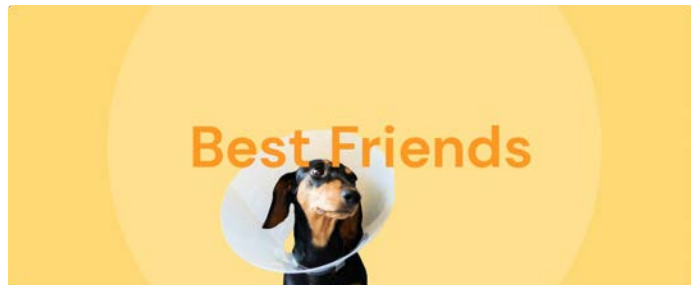


'Momentum' LSA

(Work From Home)

- Desk / standing desk
- Desk chair
- Chair support / foot rest
- Ergonomic set-up / supplies
- Computer / laptop
- Headphones / phone
- Internet fees
- ...and more.

The list of eligible expenses is curated from industry data and research, and employers can decide how to customize it for their employees.



'Best Friends' LSA

(Pet care)

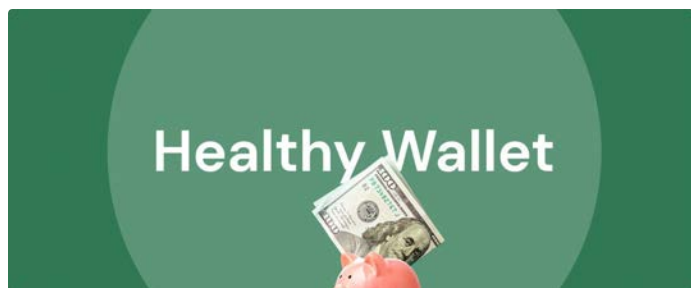
- Pet insurance
- Pet food / supplies / toys
- Pet grooming services
- Pet walking / daycare services
- Pet boarding services
- Pet / adoption fees
- Veterinarian fees



'Level Up' LSA

(Education and learning)

- In-person learning (classes, workshops, certificates)
- Testing fees
- Training courses (virtual/online)
- Industry training
- Class supplies
- Undergrad courses
- ...and more.



'Healthy Wallet' LSA

(Financial planning)

- Financial consulting services
- Financial workshops
- Tax prep services / consulting
- Student loan consulting
- Financial planner
- Budgeting training
- Accounting services
- Retirement planning



'Experiences' LSA

(Entertainment & Travel)

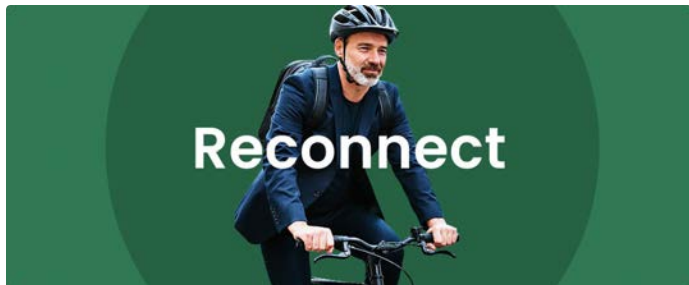
- Airplane tickets / Travel expenses
- Lodging expenses (Hotels, Airbnb)
- Car rentals
- Theme park tickets
- Movie / show tickets
- Sports / game tickets
- Music / art tickets
- ...and more.



'Team Boost' LSA

(Team Building)

- Airplane tickets
- Meals
- Milestone celebration (birthday, promotion, life event)
- Team or group event
- Activity expense
- Team accommodations
- ...and more.



'Reconnect' LSA

(Return to Office)

- Gas (between residence and place of employment)
- Meal reimbursement
- Ubers / Lyft / Cabs to work
- Bike share fees (Citibike, Divvy, e-bikes)
- Dry cleaning fees
- ...and more.

How do savings work if it's post-tax?

Without LSA:



With LSA:

