

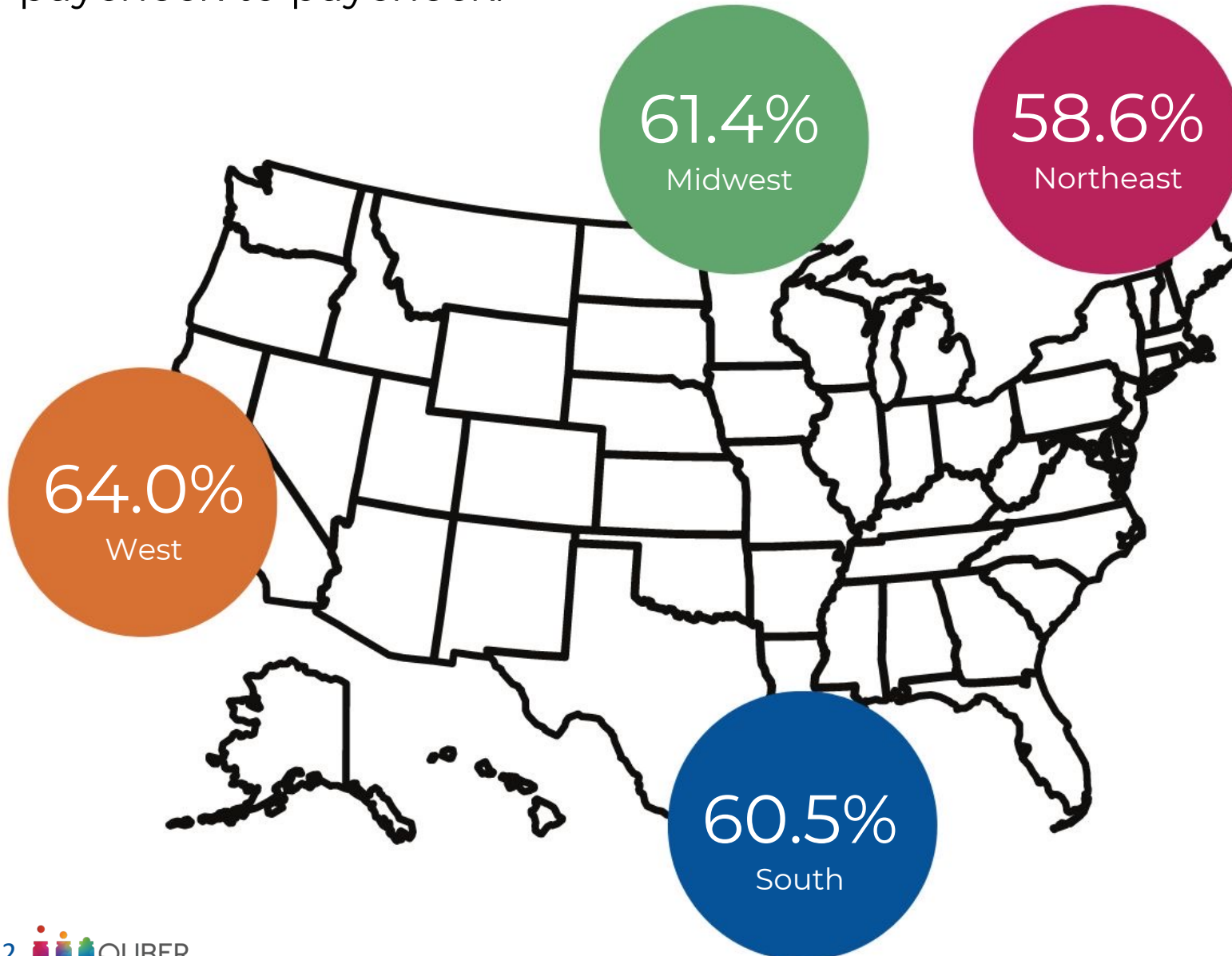


# QUBER

Helping  
**EMPLOYEES**  
build the habit of  
**SAVING MONEY.**



No matter where employees live, over ½ of them are living paycheck to paycheck.



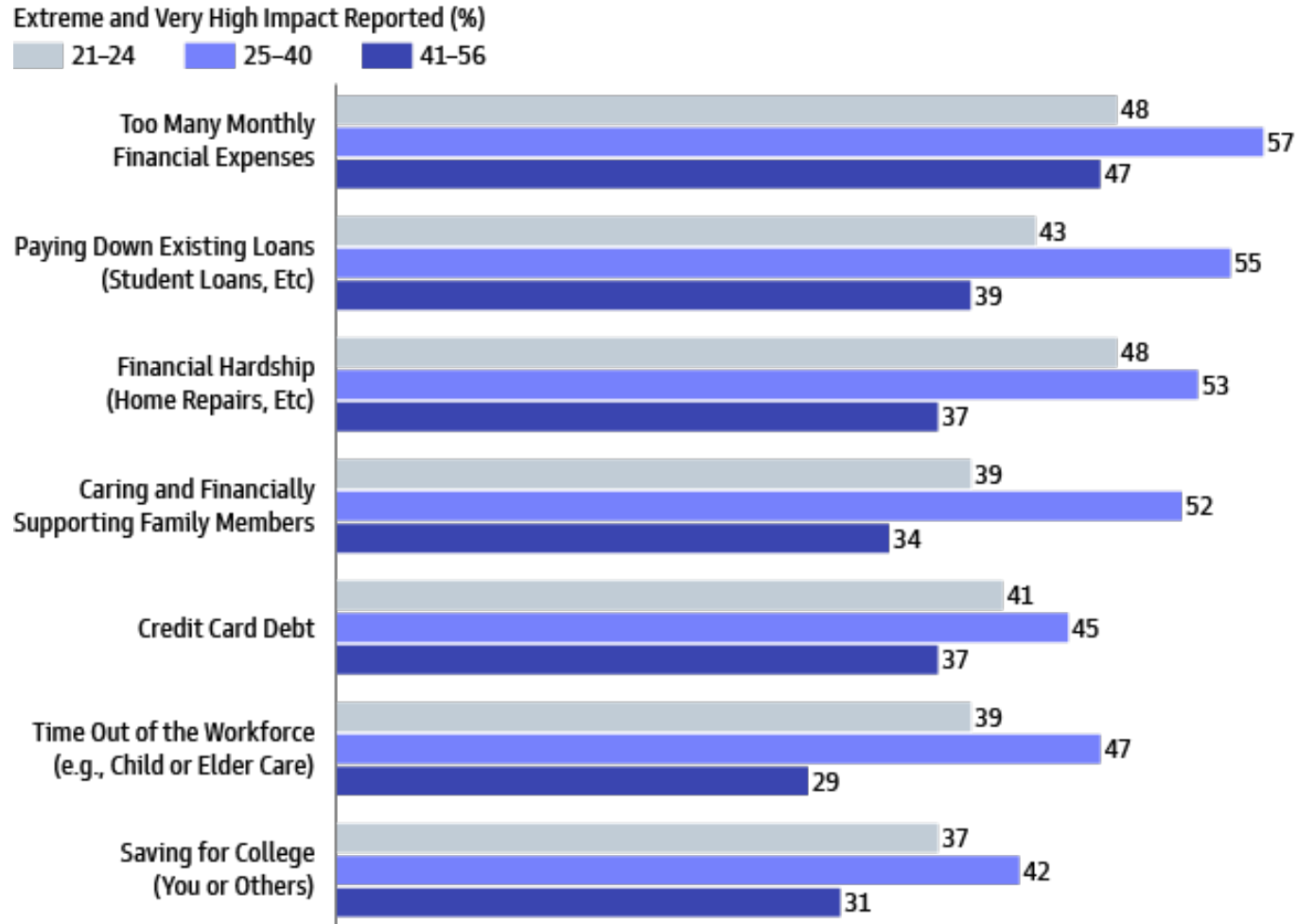
70% of employees are stressed about their finances, mostly due to inflation, economic uncertainty and rising interest rates.\*

Financially stressed employees show up to work:

- Tired
- Angry
- Complacent
- Unhealthy  
(If they show up at all.)

\* CNBC|Momentive Your Money Financial Confidence Survey, April 2023

# Financial factors affecting the ability to save for retirement



Source: Goldman Sachs Asset Management 2021 Retirement Survey & Insights Report

With high inflation, employees are dipping into their retirement savings more than ever before.

Emergency savings share the same competing financial priorities.

We worked with behavioural finance experts to develop a personalized, **goal-based** employee savings program.





Saving, no matter how insignificant it may seem, creates a feeling of positivity.

Our employee savings program design principles:

**Keep it super simple**

**Celebrate small wins**

**Empower employees with easy decisions**

**Build the life-long habit of saving money**

# What we measure year over year

01

Growth of  
monthly  
deposits

02

Growth of  
savings  
account  
balance

03

Saving  
milestones  
reached

04

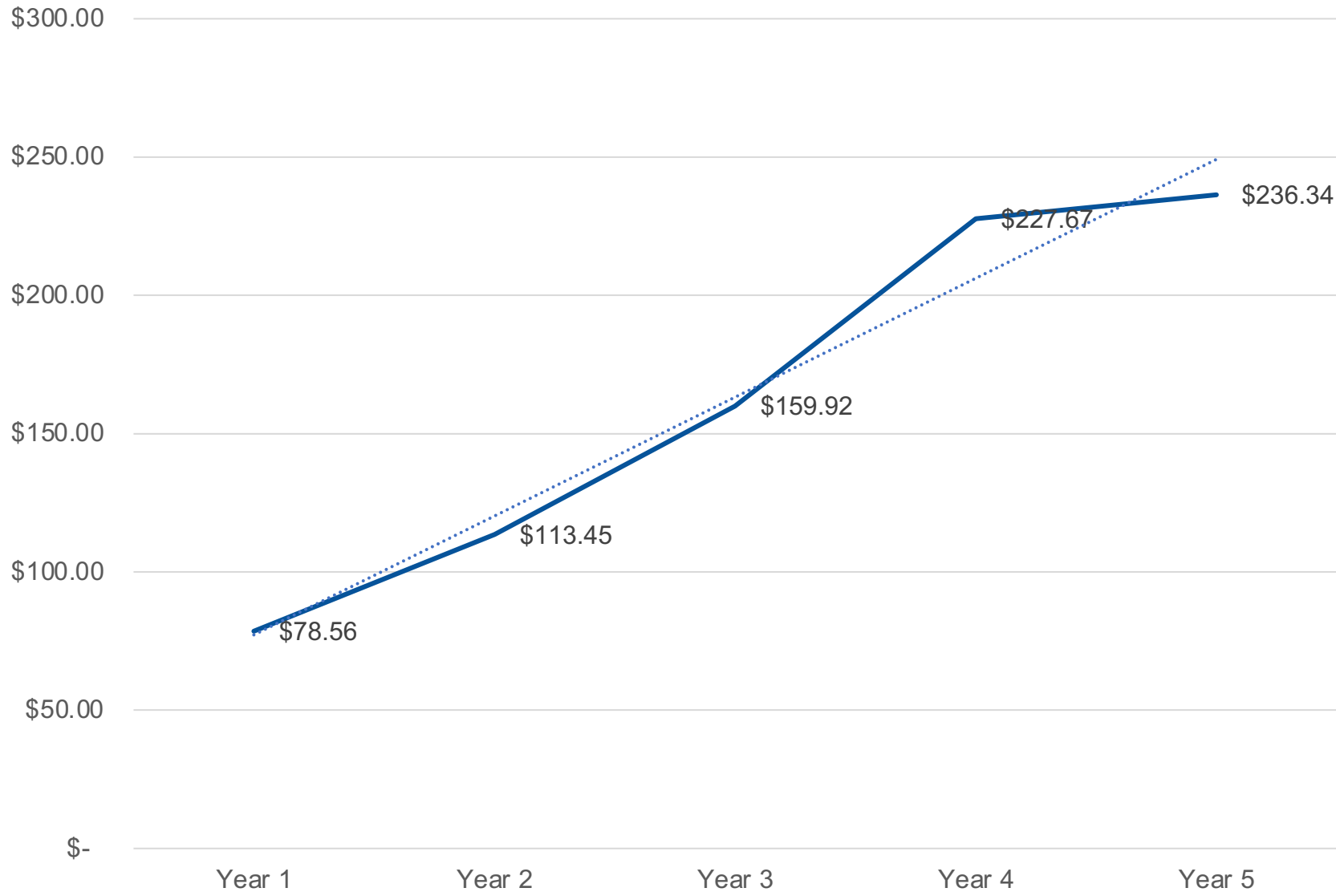
Financial  
stress levels

05

Employee  
needs



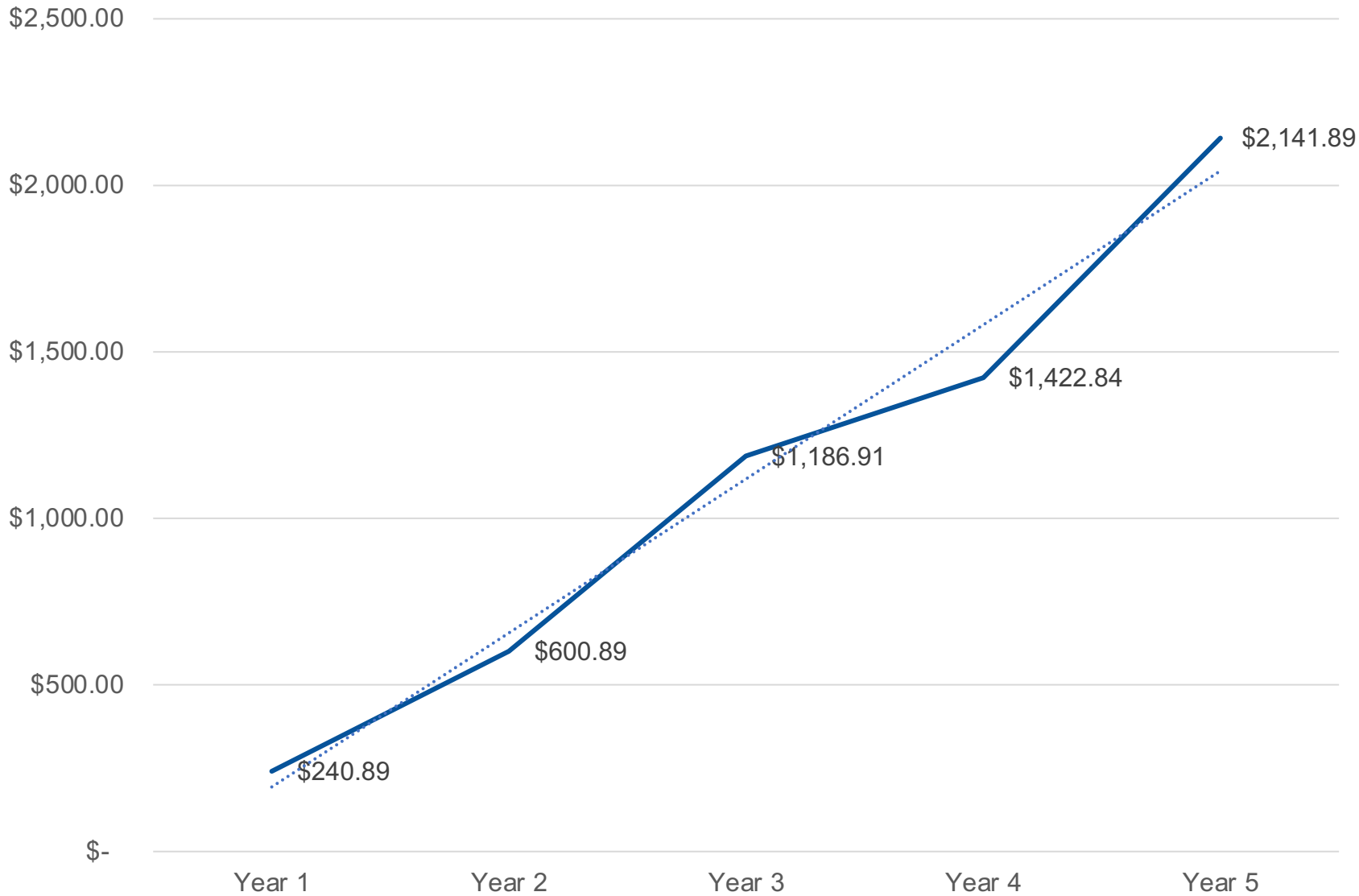
# Monthly saving deposits grow



Average monthly deposits continue to grow year after year.

As employee's bank accounts grow, they develop an increased motivation to find new and different ways of setting aside more money.

# Savings account balance grows

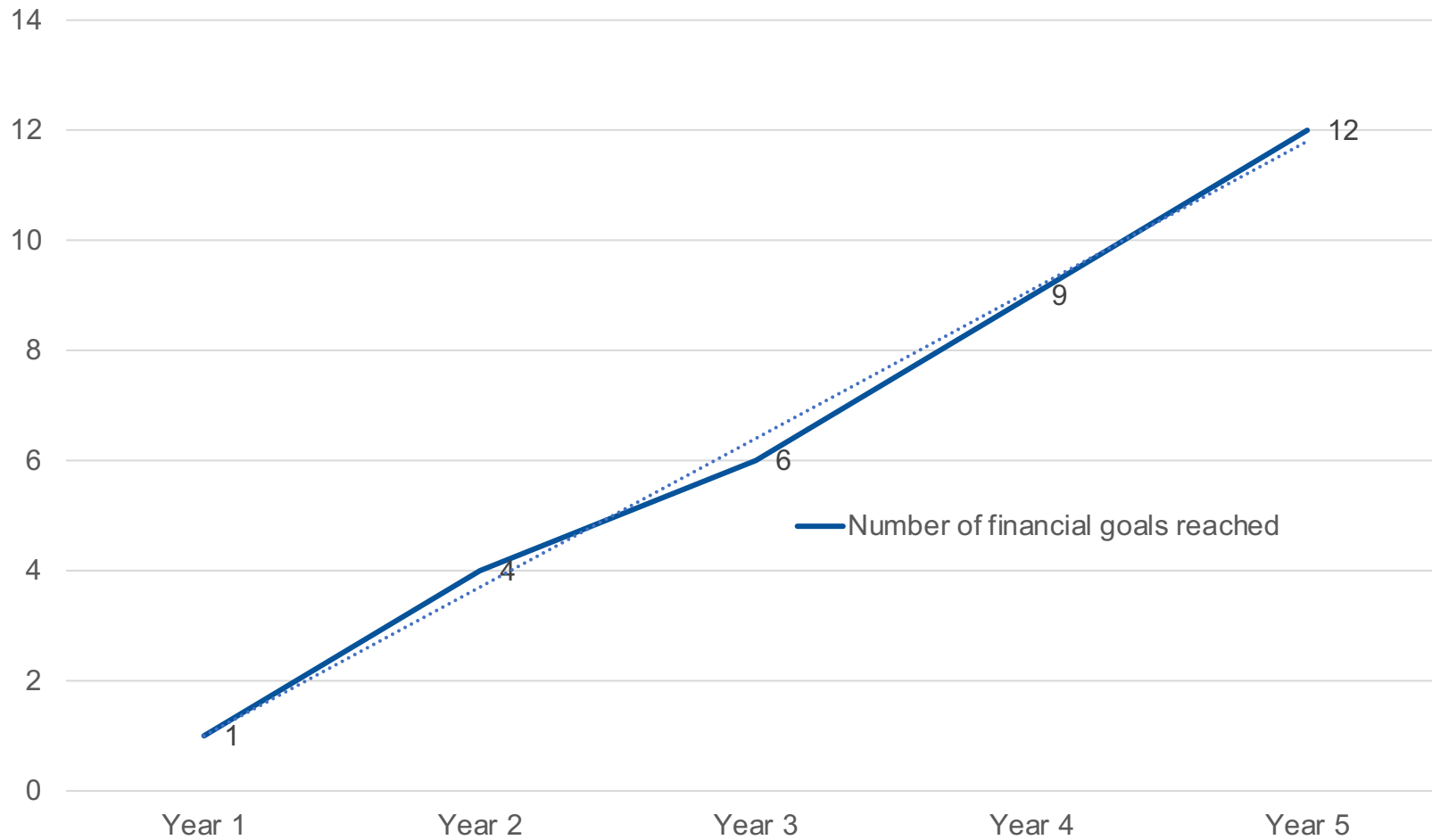


The balance of employees' savings accounts continues to grow year after year.

Savings are liquid and cash-outs are expected.

Every cash-out made from their Quber account is money that was not borrowed from high interest debt, long-term savings accounts, or alternate lenders.

# Financial goals reached

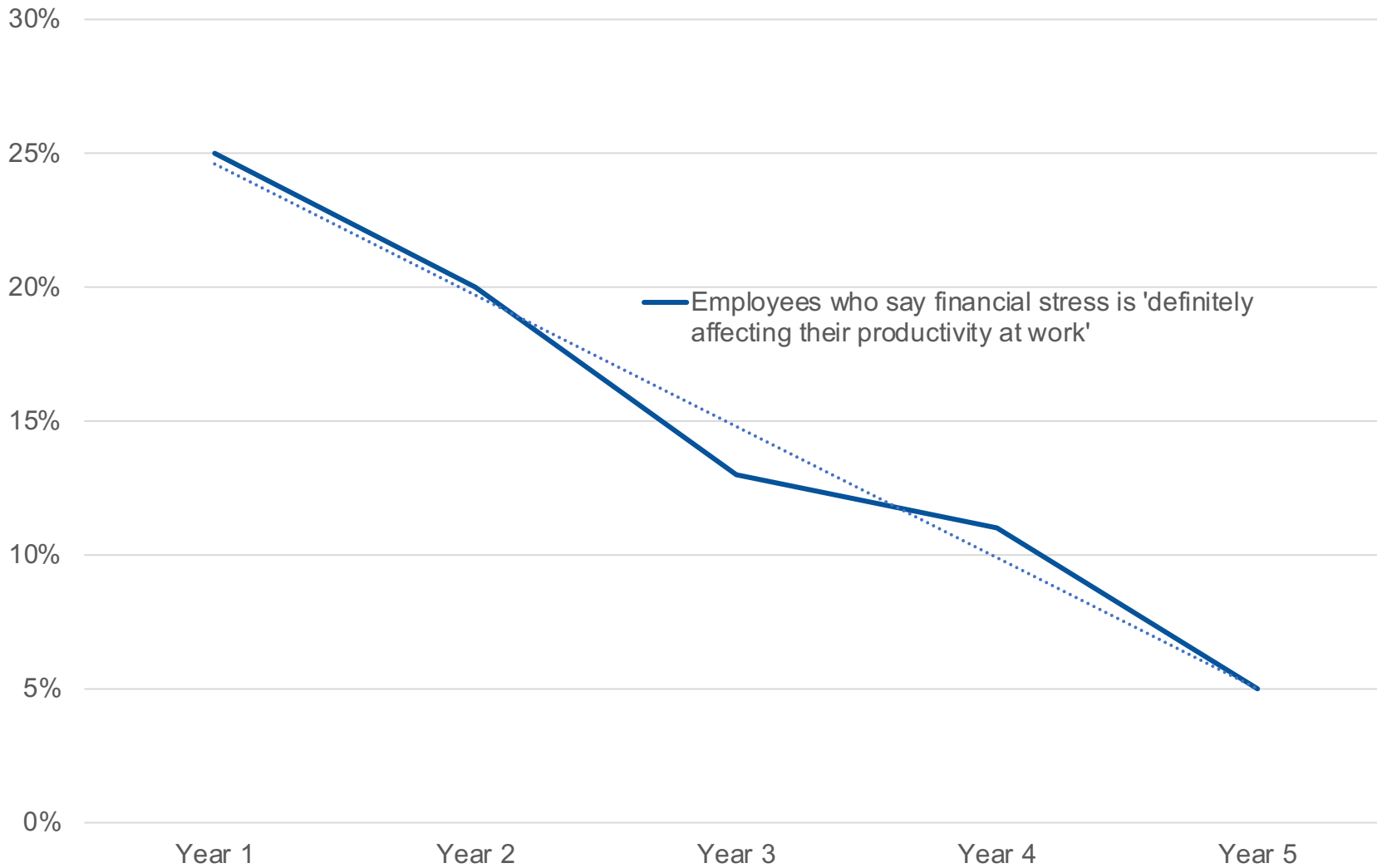


82% of employees successfully complete the first year of the emergency savings program.

80% of those employees continue saving towards their emergency fund, plus 2-3 other goals at the same time.



# Employee financial stress levels reduce



Employers are losing over 20% in annual costs due to their workers' financial instability.

Employees financial stress continues to decrease year over year as savings and confidence grow.\*

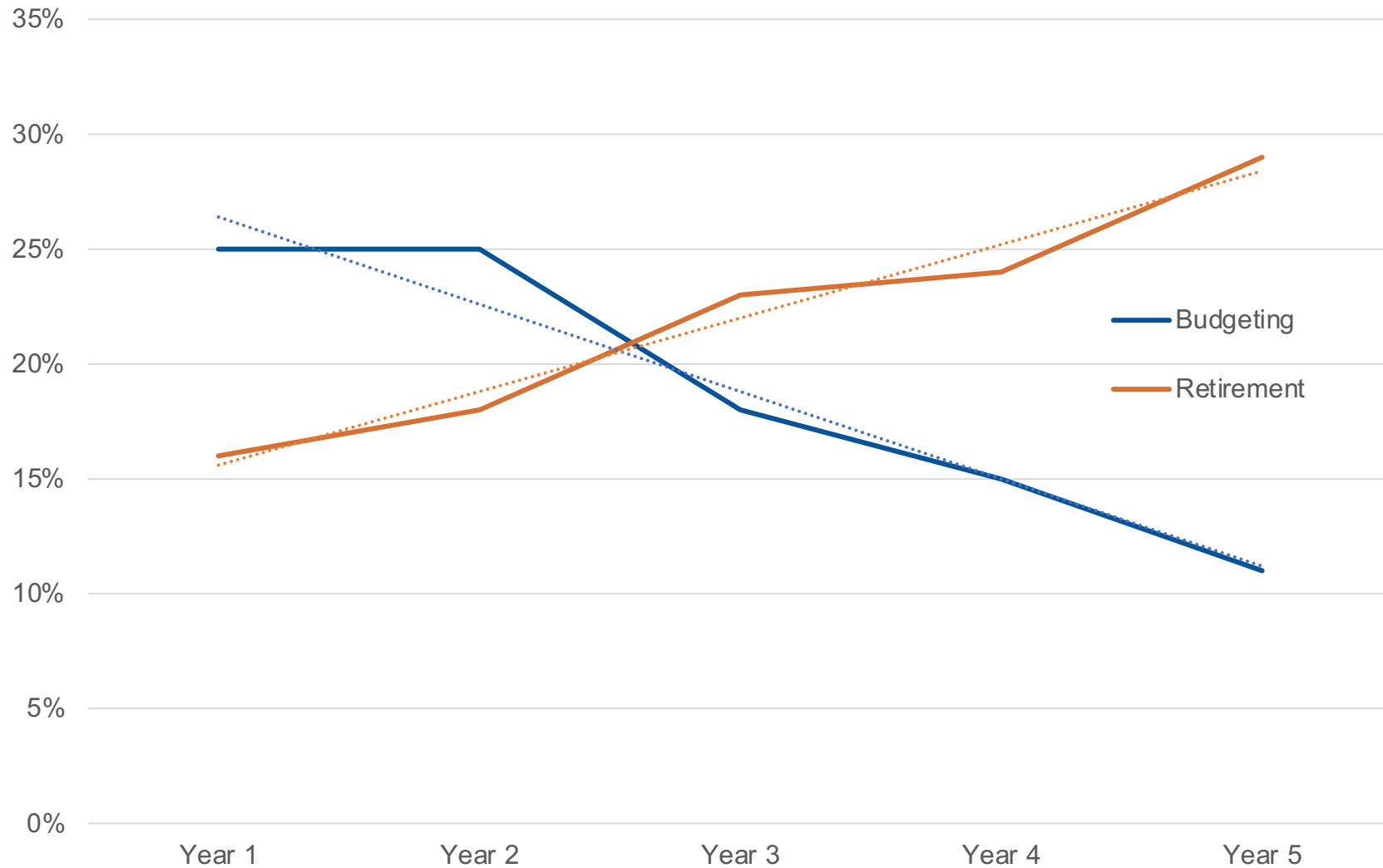
Reducing their financial stress improves their productivity and lowers your absenteeism and turnover rates.\*\*

\* Based on Financial Wellness Assessment Measurements

\*\* Based on \$35/hr in wages, 50% stressed employees worrying 25% of time

# Employees interests and needs change

(depicts where employees need the most help based on survey)



While most employees start out needing help with budgeting and saving for the short term, once they build their confidence, they look for help with saving for retirement.\*

Seeing their savings increase encourages them to think of bigger financial goals optimistically and pushes them to take action.

\* Based on Financial Wellness Assessment Measurements

Building the life-long habit of saving money is the foundation of employees' and employer's success.



Scan here to book a 15-minute chat to see how we can help your business.