

Millions of People

owe \$ to the black market



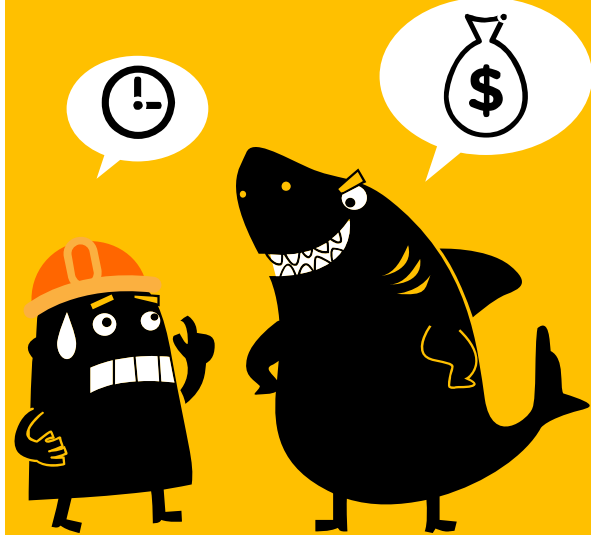
black market loan rate

60%-240%

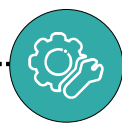
12%-36%

consumer finance loan rates

(per annum)



Debt creates stress and negatively effects performance



Lower Productivity



Poor Retention Rates

SOLUTION?

0%

Interest for 6-months installment payments accessible to eligible employees



Cost of borrowing

	market price	iCare Benefits (6-months installment)	consumer finance (6-months installment)	black market (6-months installment)
		0%	24%	120%
Refrigerator panasonic	\$300	\$300	\$372	\$660
Washer Electrolux	\$350	\$350	\$434	\$770
Smartphone Samsung	\$220	\$220	\$273	\$484

2 months salary per year

Increased purchasing power for workers with access to iCare Benefits



Satisfaction rate of iCare Benefits users



Workers saved time and money using iCare Benefits

iCare Benefits closes finance and affordability gaps

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happier and more productive workers



Workers stated they are more productive at work thanks to iCare Benefits

How do you usually pay for things you want to buy?

	iCare Benefits	Friends & Family	Black market	Pawn assets
2014	0.2%	64.2%	18.3%	14.1%
2015	64.1%	14.7%	2.5%	1.9%

* Source: iCare Benefits data (available upon request)