

# Purchasing Power is designed to Empower.

## Our Mission

We help employees who are underserved by traditional financing options access life-enhancing products and services.

Employees can purchase the items they need and affordably spread payments across 12 months to give them peace of mind and control over their finances. Our pricing is transparent with no hidden fees, no interest, no credit checks.

## Why We Do It

- To improve employee financial well-being
- To empower people to take control of their lives
- To help organizations recruit and retain employees

## The Financial Reality of Many Americans

56%

of US consumers do not qualify for prime credit, and 1 in 4 jobs in the US is low wage.<sup>1</sup>

69%

of Americans do not have at least \$1,000 to cover an emergency.<sup>2</sup>

43%

of employees who are distracted by their finances spend 3 hours or more thinking about or dealing with issues related to their personal finances while at work.<sup>3</sup>

25%

of employees are using credit cards for monthly necessities they can't afford otherwise.<sup>3</sup>

Sources:










1. Corporation for Enterprise Development
2. New York Times, May 2016, Poll: Two-thirds of Americans would struggle to cover \$1,000 crisis
3. 2019 PWC Employee Financial Wellness Survey

# What We Offer



## Employee Purchase Program

Our program allows employees to access over 50,000 brand-name products and services. Through payroll deduction, they make manageable payments over a 6- or 12-month period with no ballooning interest, hidden fees or credit check. We believe transparency is critical; with Purchasing Power, what you see is what you get.

 Computers & Electronics	 Home, Furniture & Patio	 Sports, Fitness & Recreation	<i>All of our products are current models, brand new, and delivered up front.</i>
 TV & Entertainment	 Automotive Care	 Baby & Kids	
 Appliances	 Travel	 Education	

## Program Benefits

### For Brokers

- From pipeline support to employee communication materials, we do all the heavy lifting so you don't have to
- Earn a commission for every payroll deduction. Anytime registration means there's always an opportunity to increase participation outside of the typical enrollment season

### For Employers

- Supports employee retention, satisfaction, productivity and work-life balance
- Streamlined implementation and administration
- Closes gaps made by traditional benefits

### For Employees

- No overspending - individual spending limits based on salary and tenure
- Manageable payments, 6- or 12-month terms
- Transparent transactions with no hidden costs

Learn more at [PurchasingPower.com/Brokers](https://PurchasingPower.com/Brokers)

HERE'S WHAT OUR CUSTOMERS HAVE TO SAY ABOUT US:

4.5/5

Trustpilot Score

A<sup>+</sup>

BBB Rating

"I love shopping on your site—I get all my Christmas and birthday gifts here. I love that the payments are a small amount that comes out of my pay each week."

Heather J.

Sources: 1 2019 PwC Financial Wellness Report  
2 Harris Poll on behalf of Purchasing Power, Dec. 18-20, 2019.