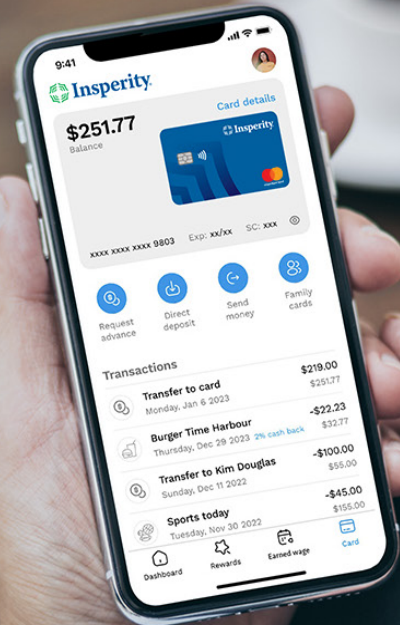


# Take care of your people on a whole new level

Your Workforce Acceleration™ offering now comes with a powerful employee engagement and retention solution, at no additional cost to you. With the Insperity Perks+™ program, a dynamic financial wellness and perks offering, your employees can benefit from:

- Early access to earned wages
- Employee discount and cash back incentives from online Marketplace services and products



## FINANCIAL WORRIES DIRECTLY IMPACT PERFORMANCE

Employees spend almost 25% of a 40-hour workweek dealing with financial issues.<sup>1</sup> Financial stress not only affects quality of life – it can also diminish the quality of work.

**63%**  
of U.S. consumers live paycheck to paycheck.<sup>2</sup>

**97%**  
of full-time employees reported they have financial stress.<sup>3</sup>

## INSPERITY PERKS+ HAS THE SOLUTION

With earned wage access through our financial wellness provider, your employees can bridge the gap between paydays. They'll also be eligible for cash-back savings and discounts from using online marketplace. It's a win-win for you and your employees.

## FOR EMPLOYERS

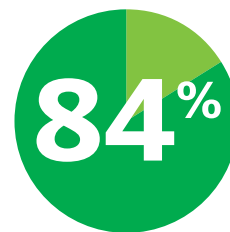
### Seamless resource

- Stand out as an employer of choice
- Easy setup and integration
- Zero-cost value add

## FOR EMPLOYEES

### Greater financial control

- Access to earned wages\*
- Insperity Perks+ card facilitates purchases\*
- Savings through discounts/cash-back incentives\*



of employees believe employers should be responsible for their financial wellbeing.<sup>1</sup>

# Level the financial playing field for your employees

## THE INSPERITY PERKS+ CARD

When you implement the Insperity Perks+ program, your employees will be eligible to apply for the Insperity Perks+ card. It's never been easier to improve employee financial wellbeing.



### SECURITY

Life happens. Give your employees a greater sense of financial security by providing them with a solution that can help them cover expenses between pay periods.



### CONVENIENCE

Empower your employees with early access to a portion of the money they've already earned – without high interest rates or damage to their credit. They can also set up direct deposit of their paycheck and request both a physical and virtual card – and even add the virtual card to their mobile wallet. However your employees choose to use their card, their funds are never far away.



### FREEDOM

Cardholders enjoy perks powered by one of the most expansive online discount platforms in the nation. Your employees can take advantage of discounts, cash-back incentives and special rewards.



Insperity's mission is to help businesses succeed so communities prosper. We believe that when you take care of your people, they'll take care of your business and positively impact the communities you serve. And when that happens, everybody wins.

That's why the breadth and depth of services we offer our clients, and the level of care we provide, is unparalleled in the industry.

Multikrd® is a Financial Technology Company and not an FDIC-insured bank. Checking accounts and Insperity Perks+™ Mastercard® debit cards are provided by Central Bank of Kansas City, Member FDIC. Funds deposited into the checking account may be eligible for up to \$250,000 of FDIC insurance. The FDIC's deposit insurance coverage only protects against the failure of an FDIC-insured depository institution.

<sup>1</sup> Source: SoFi; [The Future of Workplace Financial Well-Being from SoFi at Work, 2022.](#)

<sup>2</sup> Source: PYMNTS; [New Reality Check: The Paycheck-To-Paycheck Report, December 2022.](#)

<sup>3</sup> Source: Purchasing Power; [The State of Employee Finances, 2022.](#)

\* Earned wage access, discounts and cash-back incentives with the Insperity Perks+ card are powered by Multikrd LLC.