

PTO Optimization

Services Outline



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Table of Contents

Overview	3
Why Employees Don't Get Away	4
The Effects	5
The Solution	6
PTO Optimizer	7
Financial Wellness	8
Peace of Mind	9
Travel & Experiences	10
Channels	11
The Benefits & Pricing	12



Overview

With this PTO software, you can improve the lives of your employees by delivering transformative human capital solutions that contribute substantially to your company's success.

Did you know about 55% of US employees don't use all of their paid time off?

- **No matter the size of your company, employees not taking PTO has a very real impact on your bottom line.**



Why Employees Don't Get Away

FEAR

Employees are afraid of:

- Falling behind
- Returning to a mountain of work
- Being replaced
- Missing out
- Being laid off
- Being seen as lazy

WORKPLACE PRESSURES

Employees have:

- Too much work to do
- To be seen as dedicated
- Too many people depending on them
- A company that discourages PTO
- A manager that discourages PTO
- To work while on PTO, so why bother?

GUILT

Employees feel bad about:

- Letting their Team down
- Being away for too long
- Others having to cover for me
- Taking off when others can't
- Taking off when we're so busy
- Taking off too often

FINANCIAL

Employees don't:

- Have money to pay for a vacation
- Want to spend money on a vacation
- Want to use their PTO in case they need cash



The Effects

On the Employee:

- 76% higher burnout
- 63% more likely to get sick
- 58% lower productivity
- 57% higher work-related stress
- 57% lower motivation
- 55% lower quality work
- 43% lower creativity
- 41% higher work-related anxiety
- 28% lower job satisfaction
- 26% lower happiness
- 24% higher work-related depression
- 23% more likely to visit the ER
- 22% lower company loyalty
- 19% higher physical illness

On the Employer:

- Nearly \$5,000 lost revenue per employee
- 5.3 weeks dealing with PTO per year
- Increase in workplace accidents, unemployment costs, medical loss ratio, overtime costs, and temp expenses
- 63% more likely to take a sick day
- 57% higher absenteeism
- 33% higher turnover
- 23% more likely to visit the ER
- 15% lower profitability

Traditional PTO (98%) **V S** Unlimited PTO (2%)

- \$1,898 PTO liability per employee

- 13% less PTO used than Traditional
- Increased compliance requirements
- Higher potential for Inequity & Discrimination

The Solution

Software that easily bolts on to a company's HRIS/HCM to automate, optimize and reimagine what can be done with PTO.

Shareholder Value



PTO Genius

Automate, optimize, and reimagine paid time off



Customize Engine

Extensive customization based on Employer needs



PTO Optimizer

Surface company-friendly times for employees to take off

Active Alerts

Proactively and intelligently nudge employees to take off

Reporting

Actionable opportunities to optimize and better manage PTO

Vacation Assistant

Disconnect from work when you're away

Travel

Enhanced company-friendly travel

Experiences

Encourage and inspire employees to use PTO

Peace of Mind

Instant access to cash when employees need it most

Financial Wellness

Empower employees to do more with their PTO

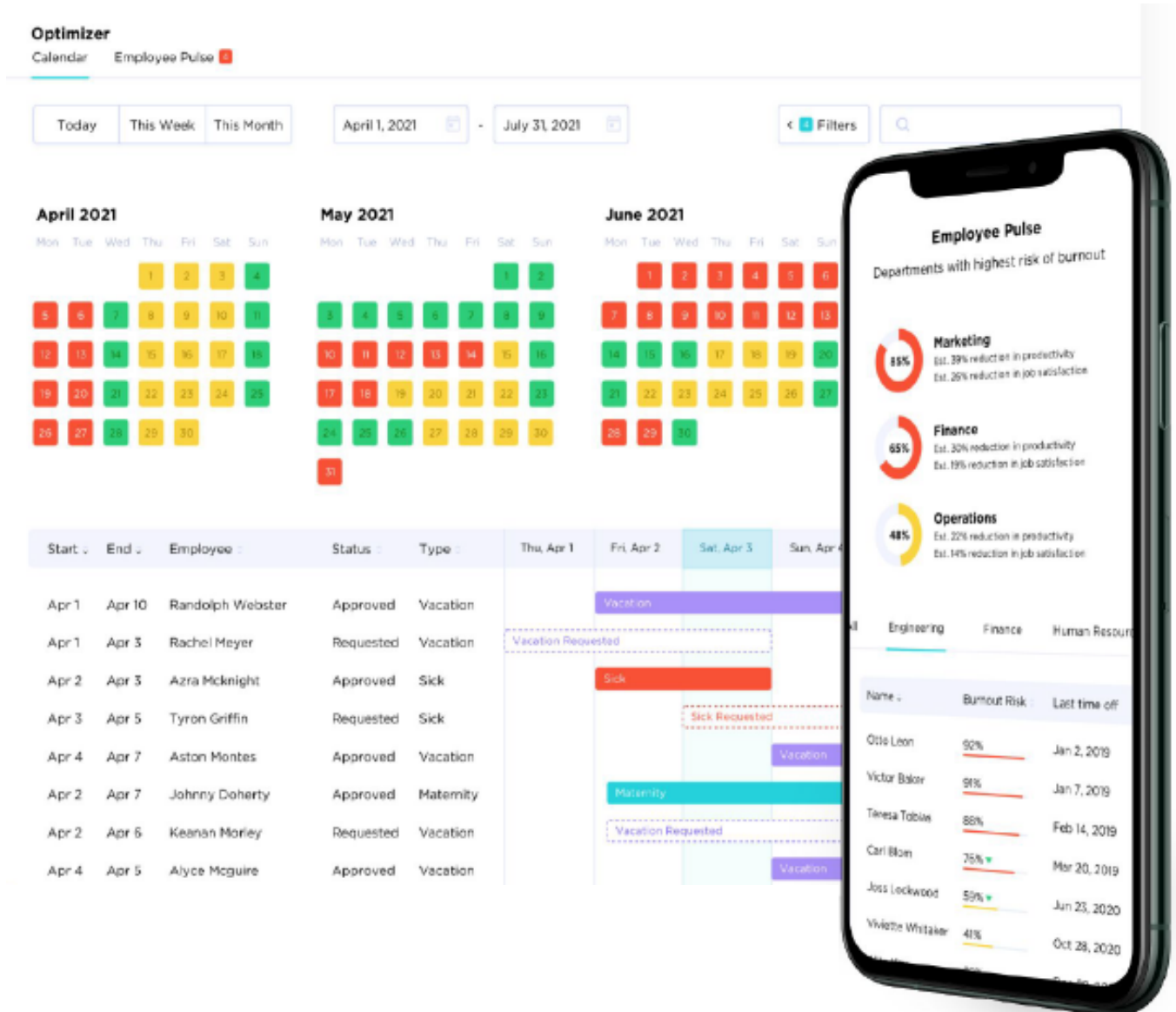
PTO Optimizer

Artificial intelligence easily surfaces company-friendly times to take off and actively monitors employees and departments at risk of burning out.

Active Alerts

Proactively encourage employees to take time off throughout the year during non-disruptive times.

- Lower stress
- Lower burnout
- Less PTO management
- Less inequity
- Less discrimination
- Less unscheduled absences
- Higher job satisfaction
- Increased productivity
- More leave opportunities



Financial Wellness

Employees can easily use their extra PTO to fund Retirement, 529 College Savings, contribute to their HSA or pay down Student Loans.

- Lower stress
- Lower anxiety
- Lower turnover
- Lower depression
- Lower PTO liability
- Increase happiness
- Increase engagement
- Increase peace of mind
- Higher job satisfaction
- Higher company loyalty

The screenshot displays the ptogenius.com website interface. At the top, the browser address bar shows 'ptogenius.com'. The main heading is 'Current Accrued Paid Time Off Cash Value'. Below this, a donut chart shows a total cash value of \$9,625. To the right of the chart, a table breaks down the total into two categories: 'Vacation Policy' for \$5,500 (100 hours) and 'Comp Time Policy' for \$4,125 (50 hours). Below the chart is a section titled 'Total Account Transfers' with a table listing account transfers.

Account	Last Transaction	Total Cash Transferred to Date
Merrill Edge IRA	July 1, 2018	\$1,900
TD Ameritrade IRA	November 28, 2019	\$3,120

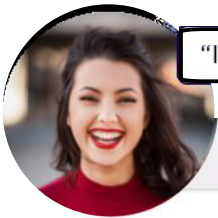
On the left side of the screenshot, a smartphone displays a 'Student Loans' interface. The screen shows a three-step process: 'Step 1: Transfer from' (selecting 'Vacation Policy' for 50 hours or \$4,125), 'Step 2: Transfer to' (selecting 'Accent Student Loan' with ID ****1254), and 'Step 3: Amount to transfer' (set to \$4,125 or 50 hours).

Peace of Mind

78% of full-time employees live paycheck-to-paycheck and 69% have less than \$1,000 in savings. Employees can use accrued PTO to solve financial emergencies.

- Lower stress
- Lower anxiety
- Lower turnover
- Lower depression
- Lower PTO liability
- Increase happiness
- Increase engagement
- Increase peace of mind
- Higher job satisfaction
- Higher company loyalty

"I want fast cash for emergencies"



ptogenius.com

Step 1

Transfer from
Select a time to convert to cash

Vacation Policy
20 Hours or \$1,100

Transfer to
Select a destination account

Chase Bank
****1234

Add a new bank account

Step 2

Amount to transfer
From your Vacation Policy to Chase Bank?

\$550 OR 10 hours

Sub Total \$550

Transfer arrival Within minutes

Current Accrued Paid Time Off Cash Value

\$3,575
Total Cash Value

- Vacation Policy \$1,100 20 hours
- Comp Time Policy \$2,475 30 hours

Transaction History

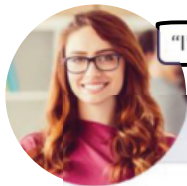
Date Transferred	Status
Jul 29, 2019	Pending
Jul 29, 2019	Complete

Peace of Mind

76% of employees are experiencing burnout and work-related stress. Companies that encourage vacations have happier, healthier and more productive employees. Automatically encourage employees to take time off by surfacing vacation, staycation and once-in-a-lifetime experiences.

Reimagine

Give employees the opportunity to use a portion of their PTO to pay for their vacation directly on PTO Genius.

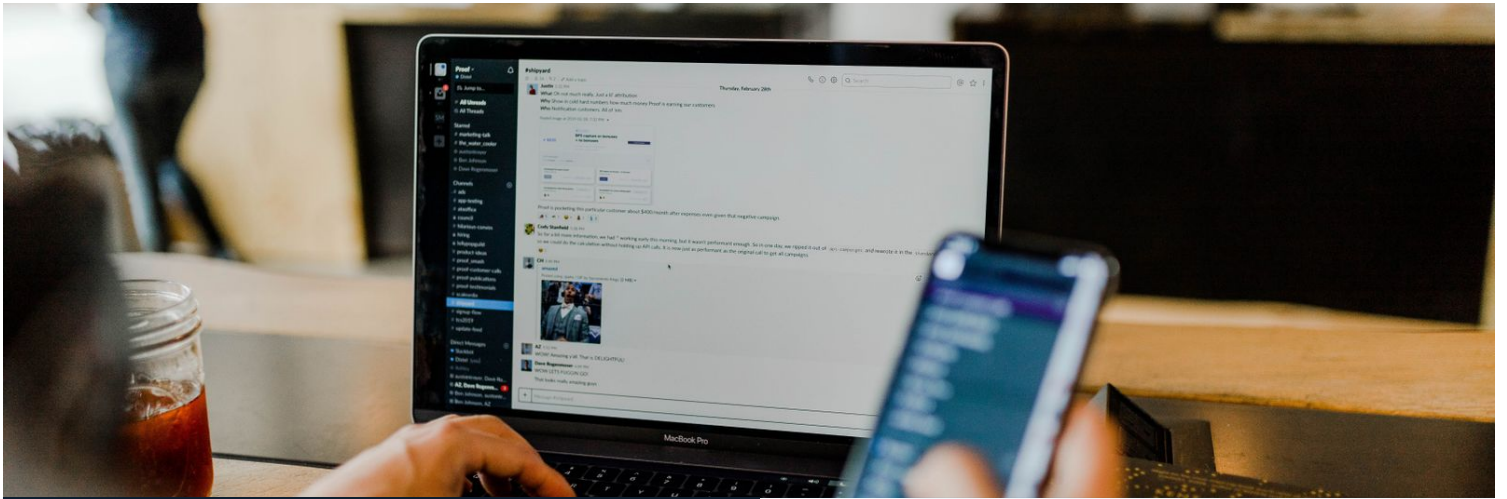


"I'd like to get away but I don't know where"

- Lower stress
- Lower anxiety
- Lower burnout
- Lower turnover
- Lower depression
- Less sick days
- Lower PTO liability
- Better life balance
- Increase happiness
- Increase engagement
- Higher job satisfaction
- Higher company loyalty
- Increased productivity

The image displays the PTO Genius website interface on both a desktop browser and a smartphone. The desktop view shows a search for flights from Miami, FL to Barcelona, Spain, with options for 'Near you', 'Stay-cation', 'COVID Friendly', 'VIP', and 'Popular'. Below the search are featured experiences like 'The Ultimate Top Gun Experience', 'Say Cheers in Napa', 'Hamptons, New York', and 'Thailand'. The smartphone view shows the same search results and a 'PTO Cash Available' section with a progress bar and details for 'Vacation Policy' and 'Comp Time Policy'.

Accrued PTO Cash Available		\$3,575
Vacation Policy	\$1,100	20 hours
Comp Time Policy	\$2,475	30 hours



Channels

Manage how employees can use their extra PTO

401k

Travel

Student Loans

HSA

ABLE Accounts

Remittances

Charity

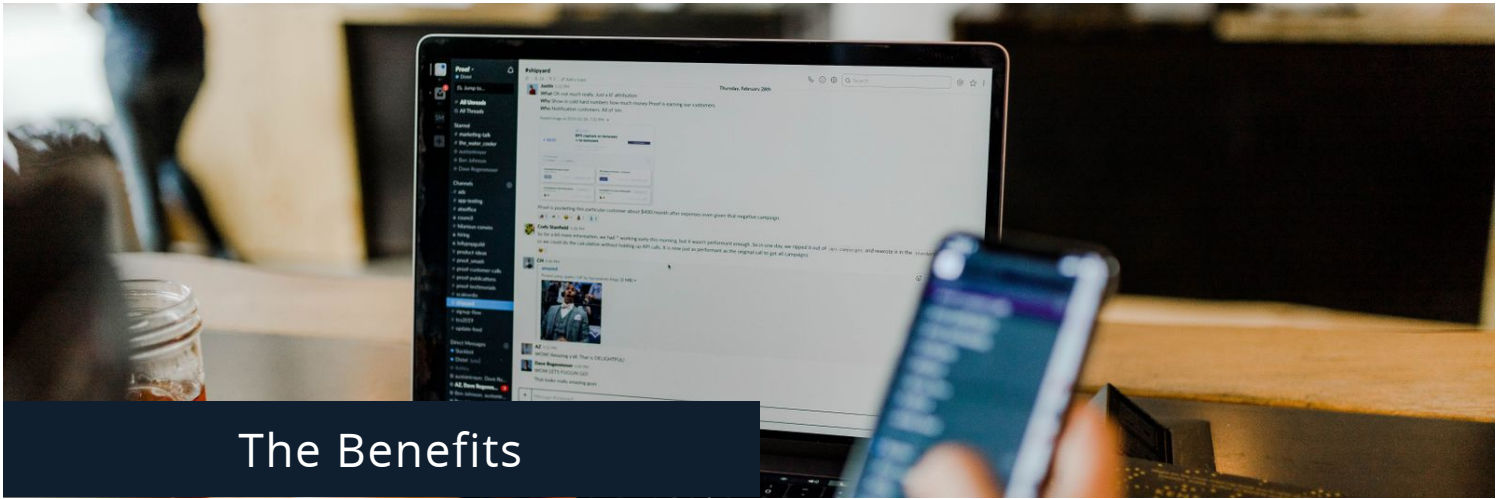
Experiences

College Savings

Emergency Cash

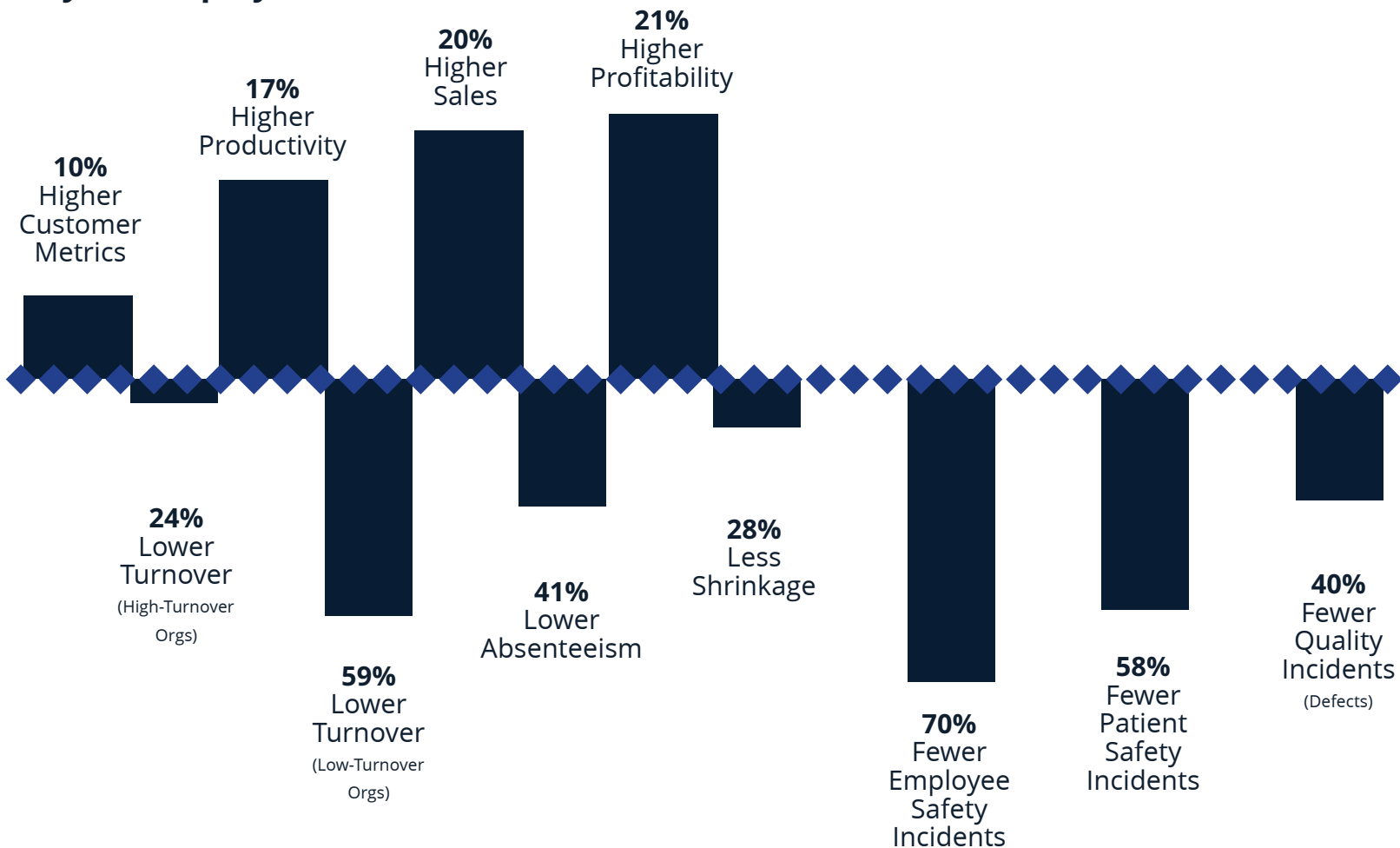
Credit Cards

Roth IRA



The Benefits

A powerful engagement tool utilizing cutting-edge technology to give you a competitive advantage by ensuring the well-being of your most important asset - **your employees.**



Pricing

50 - 1,000 Employees - \$2,500 implementation fee plus \$9 per employee per month
1,001+ Employees - \$10,000 implementation fee plus \$5 per employee per month