



INSTANTPAY FOR MANAGERS



AGENDA

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What is InstantPay?

02

How does the app work?

03

How will InstantPay support my team?

04

How you can help your team





What is InstantPay?



Money Worries Exist for Everyone

Money is a top worry for many, ranking higher than health, family, and work, according to a recent report from BlackRock.

#1

No. 1 cause of stress
in the workplace

72%

Bring money issues
to work

150

Hours of lost
productivity per
year per employee

1 in 4

Employees don't
have a single dollar
saved for an
emergency



Waiting for Payday Can Cause Financial Stress

Most options for immediate access to funds are expensive

\$33

the average cost of Overdraft Fees, with Americans spending **\$34B** a year on overdraft costs

17-22%

the average interest rate on credit cards

\$15-\$20

the average charge per \$100 borrowed via Payday loans



Introducing Legion InstantPay

Full financial flexibility with instant access to up to 40% of earned wages



The only cost of this service is a small convenience fee per transfer. Transfer anytime you need!

INSTANT - \$2.99 *per transfer*

- Sent directly to the debit card selected by the employee

NEXT DAY - *FREE*

- Sent to the bank account selected by the employee
- Next day cut off time is 7pm PST
- Funds are sent next business day*

*Monday - Friday (not including federal holidays)






How Does InstantPay Work?

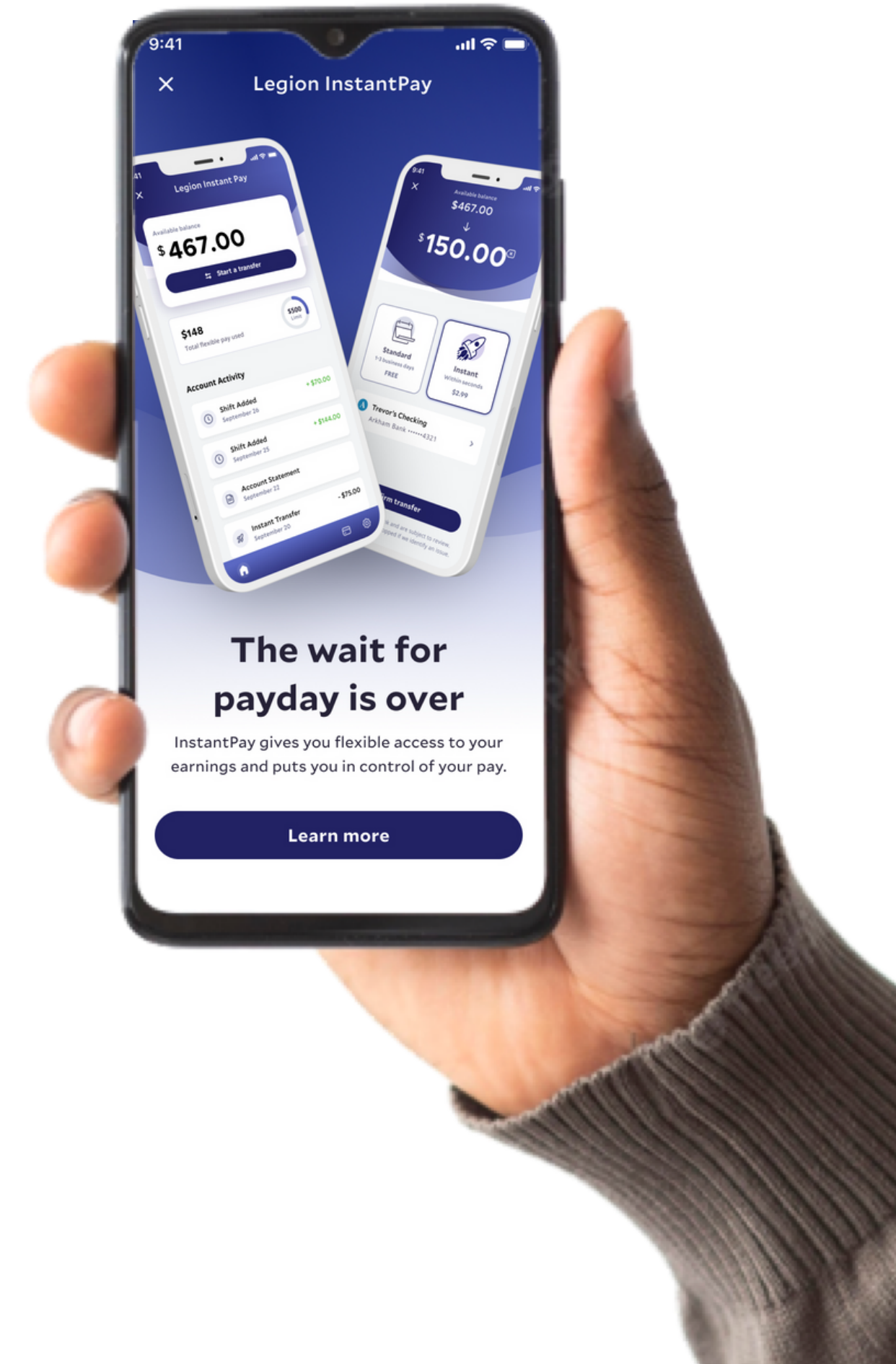


How Do Employees Enroll?

- 01** Download Legion Workforce Engagement from the App Store or Google Play
- 02** Login to Legion Workforce Engagement
- 03** Open InstantPay from the right-hand menu
- 04** Complete the enrollment steps
 - When you enroll, a unique Legion InstantPay payment account will be created on your behalf and entered as your direct deposit at your employer payroll
 - This is to settle your transfers on payday - your pay will pass through this account and then to your bank account
 - This will not impact your personal bank details, and you will still be paid as normal on payday

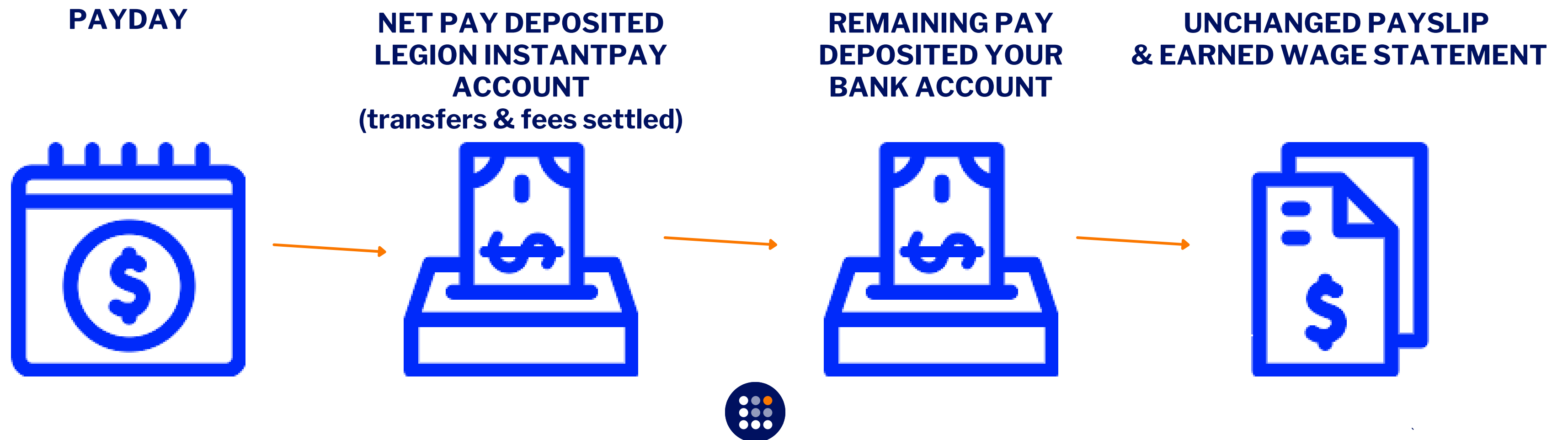


Legion Workforce Engagement  
The Workforce Engagement App
Legion Technologies Inc.
★★★★★
Free



What Happens on Payday?

- 01** Your employer deposits your pay into your Legion InstantPay Account
- 02** Legion InstantPay settles any transfers & fees
- 03** Legion InstantPay sends your remaining pay to your bank account
- 04** Your payslip will be unchanged and you'll receive a detailed statement from Legion InstantPay





How Does InstantPay Support My Team?



Flexible Pay Creates a Happier Workforce

“ This is an excellent app.
It’s really helped me
balance myself out in
other areas of my life. ”

“ Helped me afford to get
into work when I was
stuck instead of taking out
a payday loan. ”

“ Enjoy what you’ve
earned when you need it,
reducing my need to use
credit cards. ”

“ Having access to my
wages when I need them
has improved my ability to
save. ”

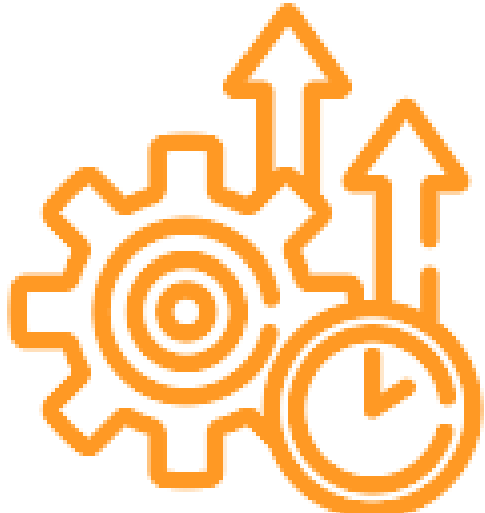
“ This is so much better
than asking for an
advance. It’s a nice
peaceful way of managing
your money. ”

“ Now I have peace of
mind knowing if anything
unexpected pops up, the
app is right there ready for
me to use. ”



Improved Retention & Easier Recruitment

82% of employees say they feel more positive about their employer for offering flexible pay



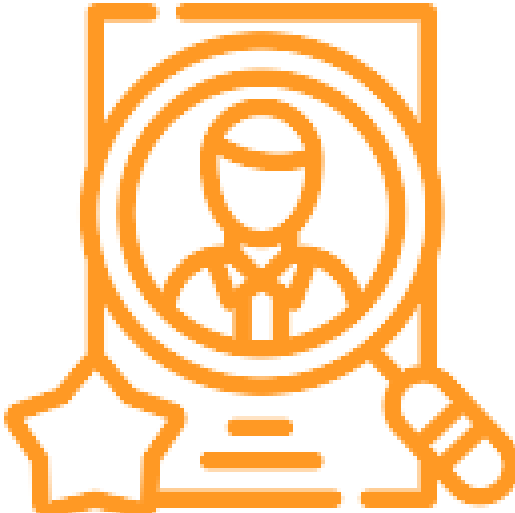
INCREASED PRODUCTIVITY

The average US company loses almost **one month a year** of productivity for each employee to address financial issues



INCREASED RETENTION

78% of employees are more likely to leave their jobs for a company with good financial wellness benefits



RECRUITMENT ADVANTAGE

Open positions that include flexible pay as a benefit fill **27% faster** than similar jobs with no financial wellness benefit





How You Can Support Your Team



What You Can Do

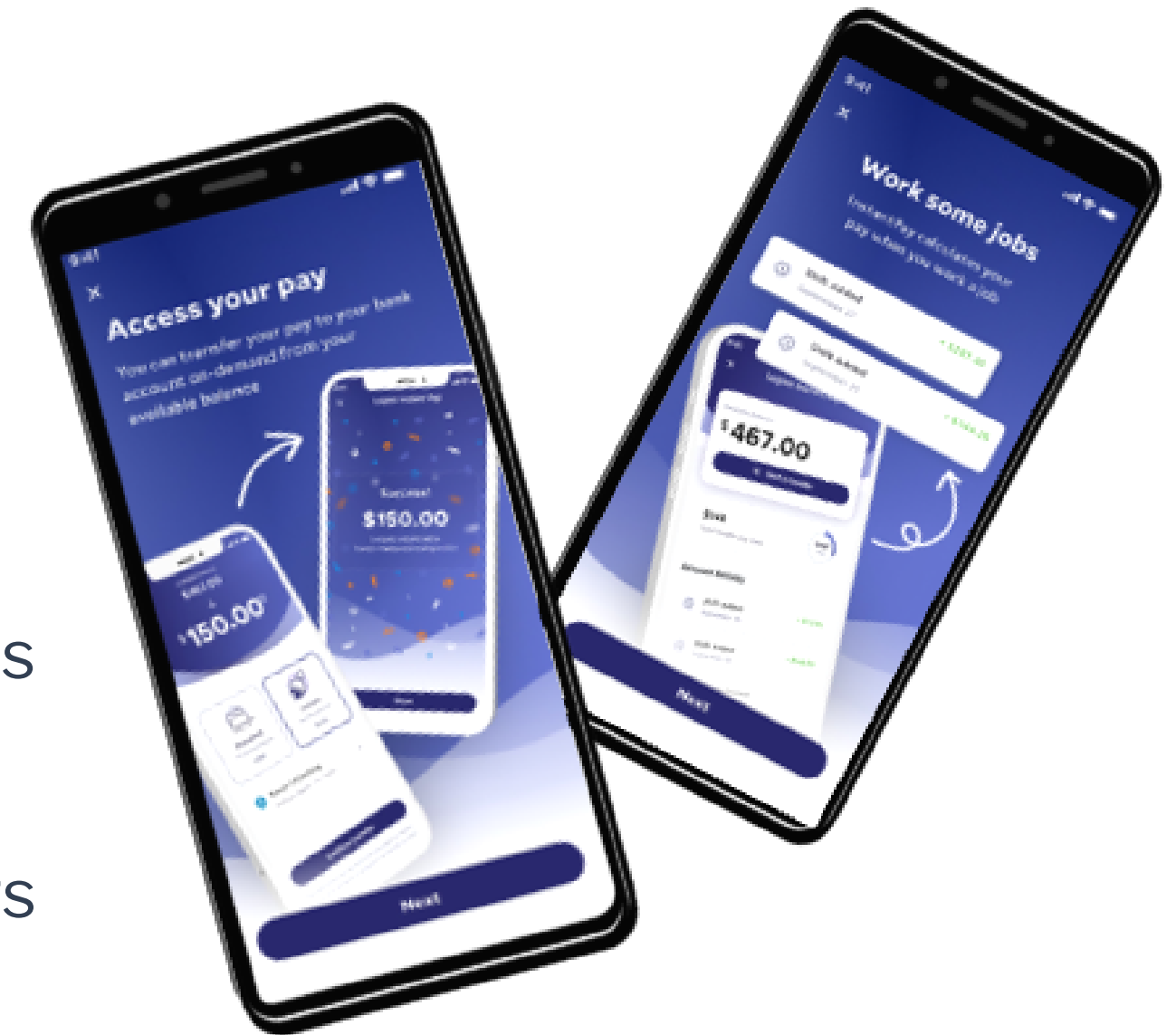
Get to Know InstantPay

- It's free to enroll in the service; if you're paid hourly you can enroll and use the app yourself
- Print and display posters in your store
- Check out all the resources and communications that are sent to you, including the Help Center.

must be 14 or older to enroll, hourly paid and be scheduled in Legion to participate

Tell Your Team

- Remind employees that they must clock in and out in a timely manner
- Be sure to approve shifts in a timely manner
- Ensure your new starters know about InstantPay when they join





 LEGION
THANK YOU

