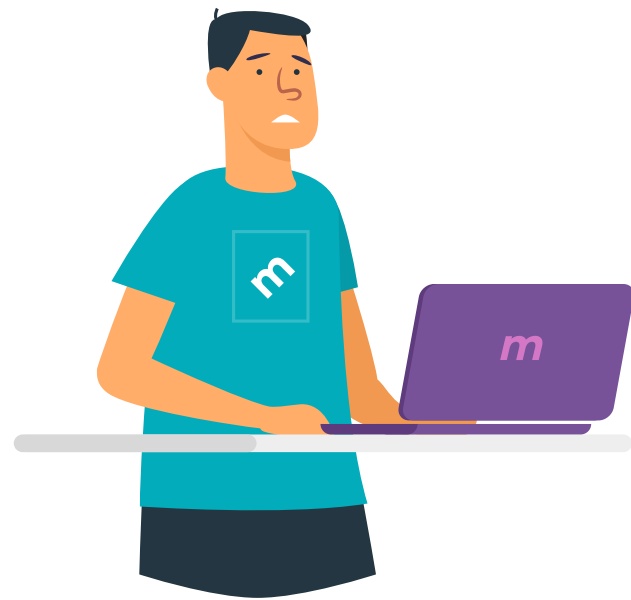


maji

The UK's **best financial wellbeing and money coaching solution**



Money worries are affecting the bottom line.



77%

of employees experience **financial worries that affect work** and productivity

Over

4 million

days are taken off every year because of financial worries



50%

increase in the number of employees **struggling financially** over the last 10 years

Leading to an estimated

4% reduction

in your profit

And it's getting worse. 89% of employers believe that Covid has had a negative impact on employee financial wellbeing.

The impact of Covid and its legacy on people's finances, combined with the relentless increase in living costs and utilities, is **putting huge pressure on employees and their families**



Financial wellness is the biggest concern for employers and employees.

EMPLOYEES ARE SUFFERING...



Two thirds

of those with financial stress suffer from **poor mental health**



11 million

workers have **less than £100** in emergency savings



54%

don't have any financial plan **at all**

77%

of employees are **worried about debt**

64%

have borrowed to meet their basic needs, **rising to over 80% for under 30s**

30%

of employees are making **uninformed financial decisions**

33%

lose sleep over long term money worries

45%

have worried about paying **day to day expenses**



Financial wellness is the biggest concern for employers and employees.

...BUT THERE'S AN OPPORTUNITY FOR YOU TO SET YOUR COMPANY APART



80%

of employees look to their employer for **sound financial support**



78%

say having a financial plan makes them feel **more confident** about their financial position

57%

of employees would like access to a financial advisor **via their employer**

80%

would be **happy to use technology** as part of any financial wellbeing solution

33%

would be prepared to pay for a financial advisor

50%

want to save more but **“don't know where to start”**



Introducing Maji:

THE INTEGRATED, HOLISTIC SOLUTION TO THE FINANCIAL WELLNESS CONUNDRUM

Maji is a financial education, coaching and money management platform that helps you and your employees to measure and improve financial wellbeing

Empower

every individual to decrease their financial stress with personalised tools and resources to encourage and drive action

Increase

understanding and relevance of your existing benefit offering by positioning your benefits as solutions to identified employee challenges and aspirations



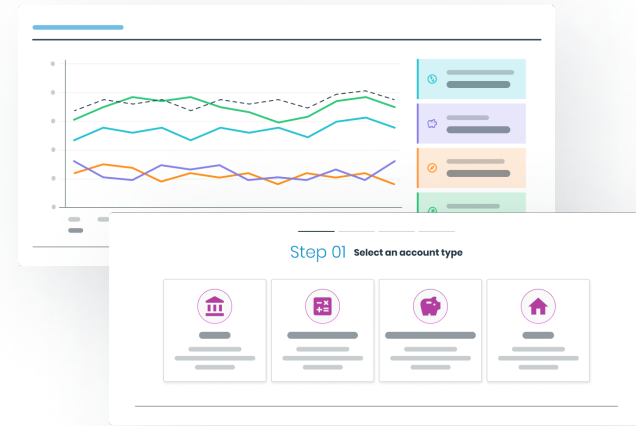
Utilise

digital & face-to-face comms, alongside email and app nudges to encourage engagement and participation

Access

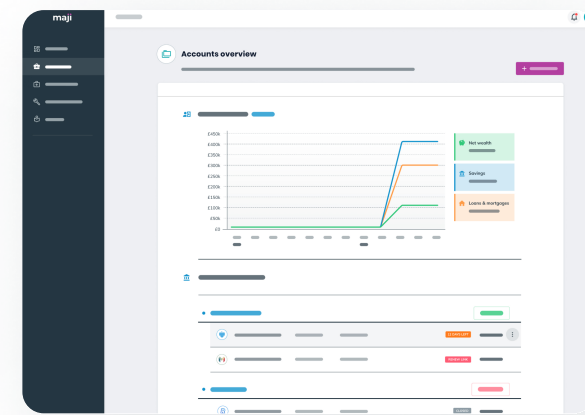
unparalleled management information and insights to track ROI and help shape future benefits and interventions

Packed full of accessible tools and resources.



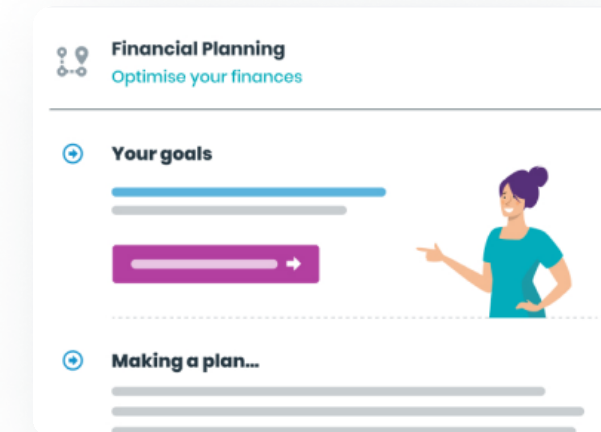
Full open finance links

Allows employees to create a real time 360 degree view of their whole financial world: cash, savings and investments, loans and mortgages, pensions, properties and assets, all in one place



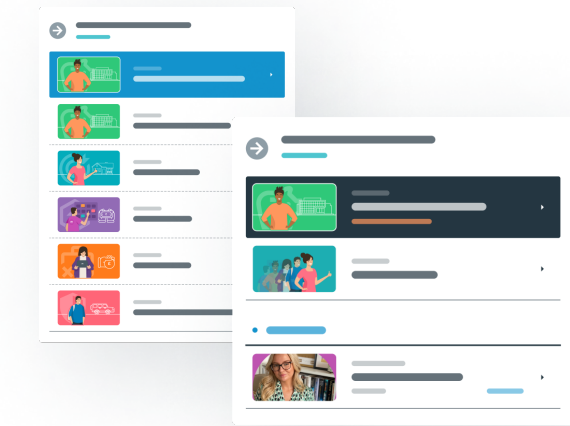
Insights & budgeting tools

Deep analytics on all household spending showing trends over time and between categories and merchants. Allows employees to set and track spending plans with customised alerts



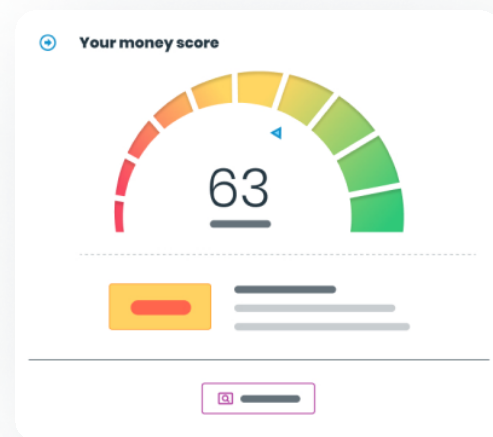
Financial planner

Allows employees to create their own financial plan worth hundreds of pounds: full retirement projections alongside year by year cashflow forecast and projected net wealth assessment, with scenario modelling tools and retirement options planner



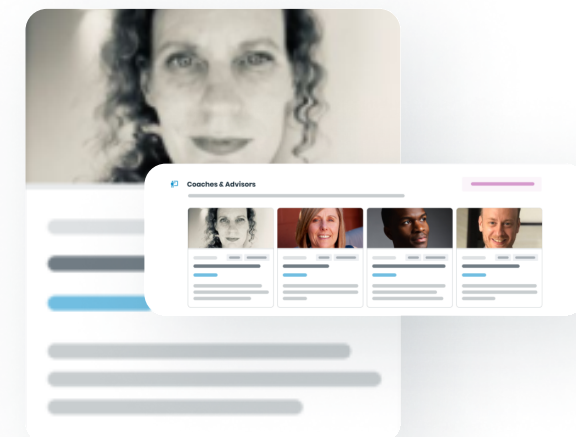
Financial education via our money academy

Maji's academy provides multi format education and guidance including live and on-demand masterclasses, articles and step by step action plans to tackle specific issues including debts, investments, protections and pensions



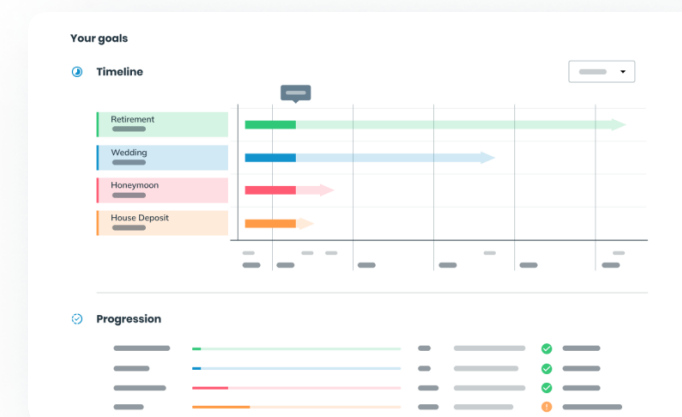
Financial health-check

Gives employees a wellness score and targets real time digital interventions tailored to individual employees' personal circumstances



1-1 support

Flexible 1-1 support. Where employees pay: a marketplace of vetted coaches, planners and mortgage advisors who offer free consultations, email support and discounted 1-1s. Where employer pays: fixed cost sessions for some or all employees



Financial solutions

Employees can access potential 'financial solutions' to their issues or goals. Our solutions can link employees to specific, relevant benefits offered by you



Powerful data

For Employers, access to powerful and invaluable financial health and benefit data sets, providing you with all the insights you need to help shape your future employee benefit strategies and interventions

What makes Maji different.



Affordable

Costs less than the price of a monthly coffee and allows you to target extra 1-1 resources at those who need it the most



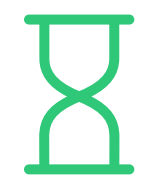
Real time

Utilises the very latest in open banking API's providing employees with real time financial information and overviews



Personal

Evidence-based support personalised to the unique needs of each employee



On their terms

A mixture of digital and human interventions that employees can access on their terms, in their own time



Focus on employees

Moves beyond traditional financial education with a focus on employees taking action to resolve issues

Maji empowers you.

EMPLOYER CHALLENGES. ARE YOU...

MAJI CAN HELP

Lacking the data and insights to know what your employees REALLY need out of their employee benefits provision?



Finding employees have a low understanding and appreciation of your benefits and how/ when they are relevant to them personally?



Finding employees only interact with their flex/ benefits portal for a limited time each year?



Struggling to know how or where to start addressing financial stress amongst employees?



Looking for preventative solutions to reduce health claims incidents?



Wanting to support employees with access to coaching and advice but have previously found the cost is prohibitive?



Maji helps your employees across all financial issues.

FINANCIAL ISSUES	MAJI CAN HELP
Budgeting	✓
Debt and credit	✓
Protections and insurances	✓
Saving for an emergency	✓
Pensions	✓
Savings and investments	✓
Buying a house / mortgages	✓
Retirement	✓
Equity plan engagement	✓
Relevance of current employee benefits	✓
Improving credit score (including rent recognition technology)	✓
And everything in between!	✓

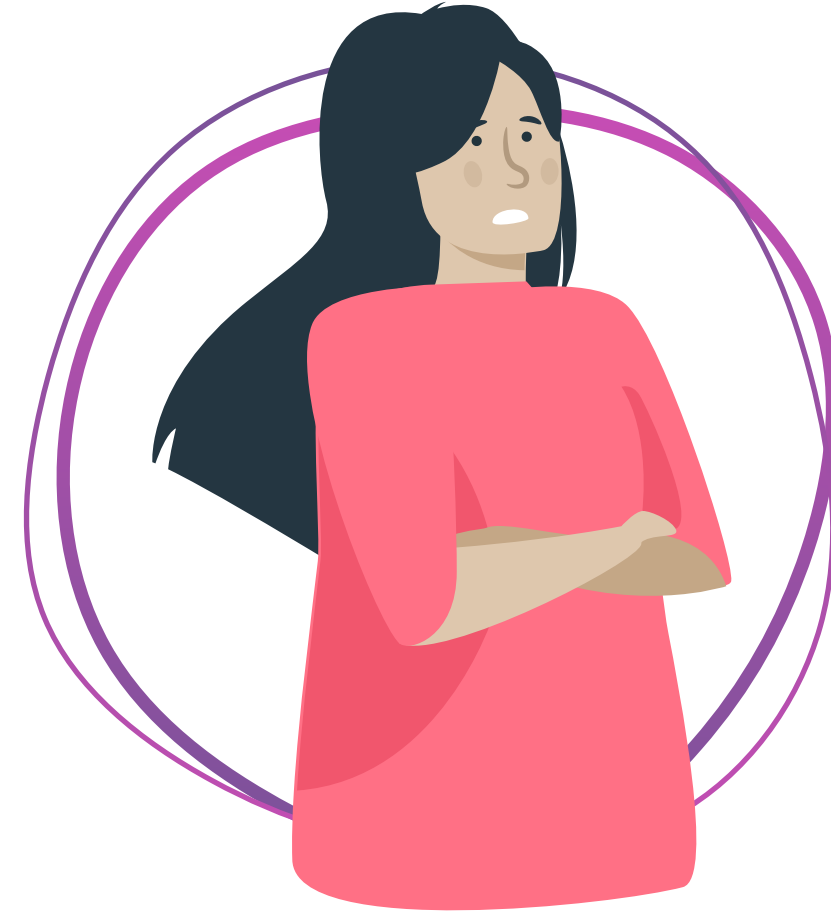


How it works.

EMPLOYEE EXAMPLE

Jenny

Jenny is in her 40s and worried about her future. She was good at saving but had a lot of money sitting in cash earning a low return. She'd been in the pension for a while, but only saved at the default rate. Jenny used her Maji account to create a financial plan. As a result of the plan, she increased her pension contributions and booked a low-cost review with one of Maji's financial advice team. She used Maji's coaching to start investing her savings in high return products. Jenny now has clarity about her options and feels confident that she is making the right decisions to ensure security in her future



EMPLOYEE EXAMPLE

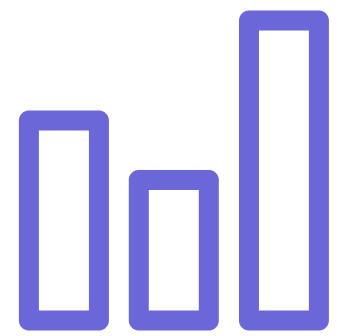
Paul

Paul is in his 20s. He rents a room in a flat but wants to save for a house. He's racked up a small amount of credit card debt and is concerned about his credit score. Paul followed Maji's coaching on buying a property. Maji reminded Paul that his employer offered a Lifetime ISA and linked him to the site where he could set it up. Paul then used Maji's coaching to start to pay down his debt, and used Maji's rent recognition facility to start to improve his credit score. Paul feels clear about his finances and what he needs to do to achieve his goals



Maji offers a unique solution in the marketplace. We would love to support your people.

GET IN TOUCH TODAY!



Create a data-led benefit strategy

Unique and unparalleled data insights

Driven by market leading employee tools

Track improvements in financial wellbeing and demonstrate ROI



Improve financial wellbeing

Research-based wellness framework

Multi-channel financial education

Expert human support



Drive uptake of benefit solutions

Solution focused interventions

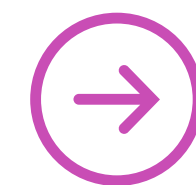
Integrated benefit signposting

Personalised nudges and communications



Highly competitive costs

Modular approach makes Maji's fees highly competitive



connect@maji.io

