

PTO Exchange helps companies offer Life Planning Accounts (LPAs) as an attractive way to help employees support health and wellness activities in their lives. LPAs typically provide an annual lump sum monetary benefit for all eligible employees. These programs are extremely flexible, and the company can dictate the pillars or approved categories from which employees can choose.

## Pillars Often Include Options Such As:

 <b>Financial Wellness</b>	 <b>Physical Wellbeing</b>	 <b>Voluntary Benefits</b>
<ul style="list-style-type: none"><li>• 401(k) / HSA Contributions</li><li>• Student Loan / Tuition Reimbursement</li><li>• 529 Plans</li><li>• Emergency Cash / Emergency Savings</li></ul>	<ul style="list-style-type: none"><li>• Gym Memberships</li><li>• Fitness Devices</li><li>• Exercise &amp; Sporting Equipment</li><li>• Mental Health Apps</li></ul>	<ul style="list-style-type: none"><li>• Ancillary Benefits</li><li>• Pet Insurance</li><li>• Identity Theft</li><li>• Prepaid Legal Services</li></ul>

## Benefits from Using PTO Exchange for LPAs:

- Differentiating, employee-friendly benefit reinforcing company as a “Great Place to Work”
- Set your organization apart for recruiting and retention to win the War for Talent
- Provide flexibility for an increasingly multigenerational employee base
- You can choose the pillars you want to make available
- Quick implementation with leading payroll systems
- Compliant pre-tax (401k/HSA) and post-tax options available
- Options for global capabilities

**“We were seeing that a one-size-fits-all approach does not fit well with our diverse workforce and wanted to do something different to give employees more options. Life Planning Accounts have provided us flexibility and the ability to support well-being activities globally. PTO Exchange made it easy to do so.”**

*- Will C., Director of Global Benefits & Mobility*