

Financial Health Benchmark and Planning Driving Human Capital Edge

Never has it been more critical for all Americans to take control of, and actively plan for their retirement and other future financial goals. Economic volatility and uncertainty coupled with confusing and piecemeal guidance, makes planning an impenetrable puzzle. A vast majority of people look to their employer for help and guidance.

Omyen Corp. offers an unparalleled combination of unique technology and in-person financial education and guidance to help employers increase employee productivity and to more effectively meet compliance requirements. Using extensive research on demographic trends and consumer needs, Omyen has built a financial health benchmark called Personal Financial Index (PFI). Akin to a person's credit score, the PFI in a few simple steps generates a person's financial health score and an actionable financial plan.



Benefits to Employers:

- Improved ERISA Compliance through product neutral actionable guidance.
- Better employee financial health.
- Improved employee productivity, retention, and loyalty.
- Increased returns on existing investments in employee benefits.
- Valuable benefit in current economic environment.

Benefits to Employees:

- Perform a 360-degree financial health check fast.
- A score representing the level of financial health.
- Interactive needs analysis with instantaneous results.
- Pathway for owning personal financial future.
- A visually rich user experience.
- Validation of current financial plan.
- Access to local independent registered investment advisers at discounted rates.

Personal Financial Index™ starts by allowing a user to select basic personal information like age, family size, and whether the user owns a home or business, or not. Then it factors in user's assets and liabilities, income and expenses.

Next, PFI asks for input on retirement plans, whether saving for children's education is needed, and what plan is in place for any major purchases, like a vacation home or a boat. It also reviews the personal protection / insurance aspects.

Final step: Your PFI™ Score

PFI™ Score Details and Recommendations

Your overall PFI™ Score is **482** against a maximum possible score of **750**. That means your financial management **needs improvement**. Review your individual category scores to identify opportunities that can be addressed while staying within your financial means. We also recommend speaking with a professional financial planner or financial adviser.

Omyen then runs this data through a proprietary engine to produce the PFI Score and PFI summary.

Details of Your PFI™ score by category

Debt Management Score

Debt management is how well you are managing your short-term and long-term debt. Short-term debt refers to payments you need to make over the course of the year, including your mortgage, auto loan, credit card, etc. Long term debt refers to the total amount of loans and mortgages.

Your PFI™ debt management score is **190** against a maximum possible score of **350**.



Savings Discipline Score

Savings discipline represents how well you are saving to achieve your future financial goals, such as retirement, a major purchase like a vacation home, saving for your kids' college education, etc.

Your PFI™ savings discipline score is **152** against a maximum possible score of **200**.



Risk Management Score

Risk management is how well you are protecting yourself and your family against risks by buying insurance or eliminating the risk. For example, if you own a car, you need an auto insurance to protect against the risk of an accident.

Your PFI™ risk management score is **140** against a maximum possible score of **200**.



Personal Details
Net Worth
Cash Management
Retirement
Education
Purchase
Protection
Final Score: 482

PFI also generates an integrated financial plan to achieve different financial goals. This actionable plan covers:

- Retirement,
- Paying for children's education,
- Protection for loved ones, and
- Major purchases.

Omyen Service

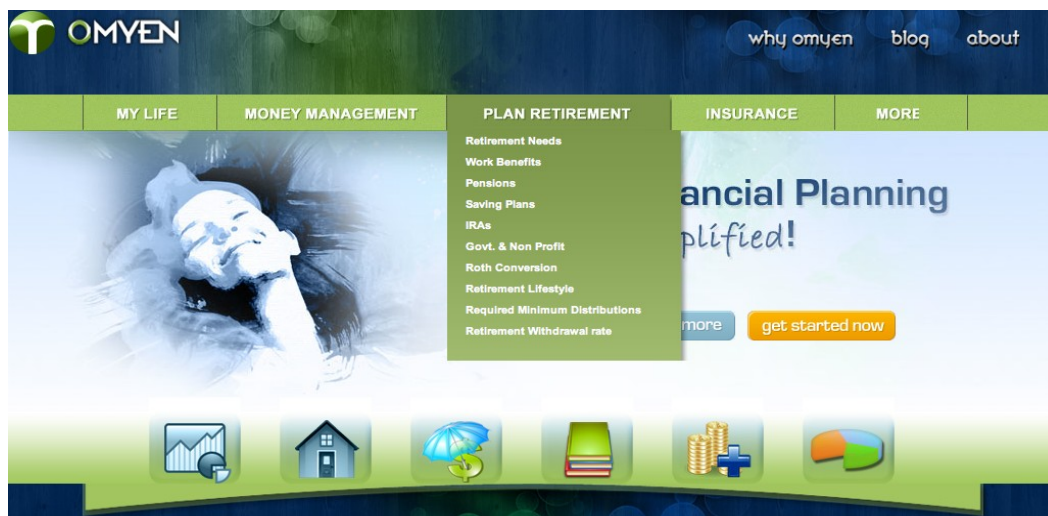
- Quarterly financial education and guidance seminars and webinars.
- Optional 1:1 financial guidance and planning sessions by financial experts.
- Access to local registered investment managers at discounted fees.

Omyen Technology

- Web based.
- Open architecture and rules based configuration.
- Secured encrypted communication.
- Privacy protection.
- FINRA reviewed.

Incorporate Omyen Capabilities in Your Benefits Program

- Single Sign On with employer portal.
- Integration with plan record keepers.
- Integration with other service providers.
- Marketing and communication templates and seminars.



To learn more about Omyen's unique technologies, please email marketing@omyen.com or visit us at www.omyen.com.