WELCOME to your most innovative employee benefit yet!





Earned Wage Access and other financial wellness benefits for employees

App Elevator Pitch

Earned Wage Access has become a necessity for today's employers. Here's what you need to know when speaking to partners about Rain's Earned Wage Access and financial wellness benefits program: Rain enables employers to allow employees to access their wages more frequently than the standard pay periods allow, without any extra cost or administrative work. Employees can access their pay as soon as they've earned their money, as opposed to waiting for their scheduled payday, resulting in higher productivity, reduced stress, decreased turnover, and more job applicants.

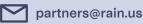
Value Drivers

- Improvement in partner's employee engagement
 - Decreases turnover
 - · Decreases missed shifts
 - Increases job applications
 - Increases productivity
- · No changes to employer's current payroll system

Competitive Advantage

Rain enables every employee who uses Schedulehead to access their earned wages on demand. Due to Rain's patent-pending model, there is no lift on the employer side.

Contact Us







No more waiting for payday!

Rain and Schedulehead are working together to bring meaningful financial wellness benefits to employees. Rain works with Schedulehead to allow employees early access to earned wages. Earned Wage Access has been proven to reduce turnover, attract more job applicants, and keep employees engaged. In addition to Earned Wage Access, employees have complimentary access to several other financial wellness benefits, including:

- Free unlimited access to financial coaches
- Free library of financial wellness learning materials
- Free 80% discount Rx plan
- Deep discounts to dozens of health and wellness services (e.g. mental health services, telehealth services, dental services, vision services, lab testing, MRI and CT scans, diabetic services, chiropractic services, and veterinary services)

Rain Users Report:



more satisfied at work after gaining access to Rain

feel less stressed after gaining access to Rain; therefore, more productive more likely to refer friends to their job due to having early access to wages taking on more shifts and showing up on time due to having early access to wages

How Rain works:











Digital Asset: Infographic

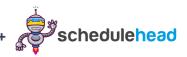












Together, Schedulehead and Rain bring meaningful financial benefits to employees.

Rain is a no-cost solution for employers that has shown to increase job applications, improve job satisfaction, increase productivity, and reduce turnover.

With Rain, employees will have more flexibility with finances, feel more satisfied at work, and feel less stressed; therefore, more productive.

48hrs

New employees access funds within hours of completeing their first shift

10_x

Rain users are 10 times more likely to remain employed than non-users of Rain

Millions saved in turnover costs

Rain Users Report:



more satisfied at work after gaining access to Rain



feel less stressed after gaining access to Rain; therefore, more productive



more likely to refer friends to their job due to having early access to wages



taking on more shifts and showing up on time due to having early access to wages





Email Template

Use this email to announce Rain to your employees:

Hey Team,

We're excited to announce a new partnership with Rain – an app that gives you access to your earned wages before payday.

To get started, please take these steps:

- 1. Download the free Rain app from the Apple App Store or Google Play Store.
- 2. Sign up and link your employer.
- 3. Add a bank account and debit card.
- 4. Transfer a portion of the wages you earn before payday.
- 5. Get the rest of your wages and repay Rain on payday!

Rain Features

- · Instant access to earned wages
- Transfer up to 50% of your earnings, up to \$500
- Transfer funds anytime, as often as you need

Questions about Rain? Reach Rain's customer service team by calling 424-369-RAIN (424-369-7246) or emailing care@rain.us.

Sincerely, HR

Sample Marketing Material: Flyer 1

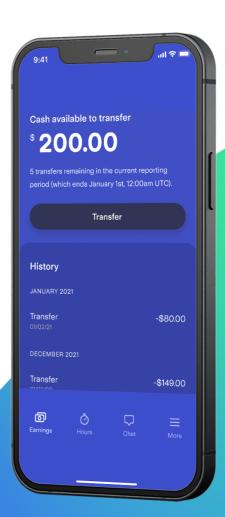


Access Wages Early and Often

Schedulehead is now working with Rain, so you can access your earned wages when you're in a pinch!

With Rain, you can access up to 50% of your earned wages early instead of having to wait for payday.

Scan the QR code below to download the app and start using Rain today!

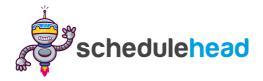






care@rain.us | 424-369-7246

Sample Marketing Material: Flyer 2

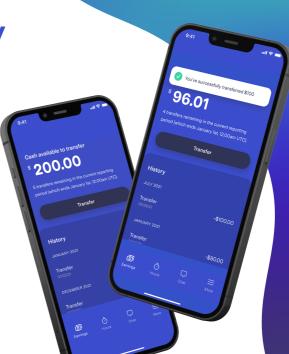


Get access to your earned wages early

Schedulehead is now working with Rain, so you can access up to 50% of your earned wages whenever you want.

With Rain, you can enjoy instant transfers, no hidden fees, and early access to earned wages.

Scan the QR code to download the app and start using Rain today!



Added Bonus: Chat with a financial wellness expert through the app - for FREE!



Rain guides your employees to financial freedom!



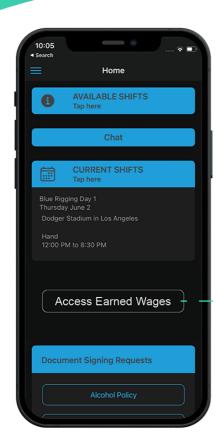








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Scan the QR code to sign up now and access your available wages through Rain today.



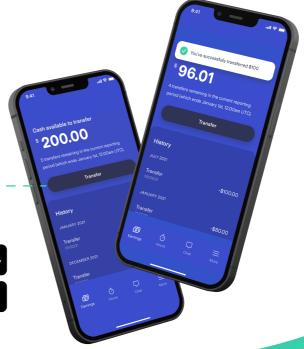




GET ACCESS TO EARNED WAGES BEFORE PAYDAY!

Schedulehead is now working with the Rain app! When you sign up for Rain, you can get access to your earned wages early when you're in a pinch.

With Rain, you'll enjoy instant transfers, no hidden fees, and access to earned wages without having to wait for payday!

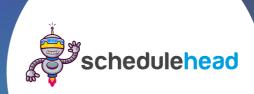


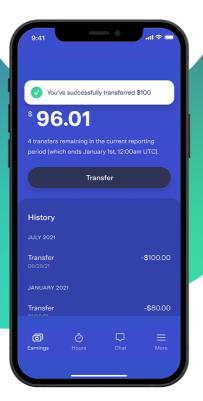
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Rain is Easy!

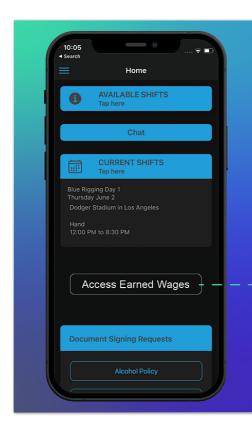
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Sample Marketing Material: Flyer 3

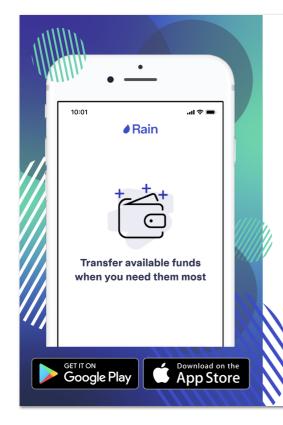




ACCESS YOUR EARNED WAGES

Get started by tapping the

"Access Wages Now" button
in your app, or visit the Apple
App Store or Google Play
Store to download Rain.





Schedulehead
employees, download the
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