Overalls

Life Concierge

From To-Do's to Ta-Da's



Proprietary & Confidential



Life struggle *[laif strug•gle] noun*

Personal matters that consumes work time, causes stress and results in distraction

Daily challenges, such as resolving a denied insurance claim, customer service issues or home repairs

Major life events, like moving to a new home or planning for a new child

Boost productivity, enhance work-life balance

Proprietary & Confidential

From *To Do's* to *Ta Da's*

To Do List

- Call about denied claim
- Get oven repaired
- Find a new vet for Bandit
- Plan family trip
- Meal plan for week
- Send mo

Ta Da List



Proprietary & Confidential

Why? Now is the time to act



The world has changed

- Blending of work & personal life
- Remote / hybrid / in-office work straining norms
- Inflation and slowing economy straining workers and businesses



Employees are struggling

- 79% of employees are stressed; 60% with clinical symptoms *(APA 1/1/22)*
- 50-75% higher turnover than pre-pandemic levels *(HBR 7/4/22)*
- Lower productivity (biggest drop since tracking began in 1948) *(DoL 10/22)*



Businesses are at a crossroads

- Improve retention, attract talent and become more employee-centric
- Avg. 500-person company loses $4m+ each year in lost productivity and severely impacts morale and stress

	Finances	Family	Self	Health	Home	Pet	Benefits
	**Finding & scheduling service providers**	electricians, lawn services, plumbers, mechanics, veterinarians, movers, doctors, therapists, dentists, etc.					
	**Navigating bureaucracy**	airline and hotel charges, lost baggage, denied insurance claims, cell and wifi bills, utilities, tolls, tickets, etc.					
	**Support caregivers**	scheduling care, arranging transportation, filling prescriptions, arranging in-home care, patient advocacy, etc.					
	**Planning & logistics**	moving, travel, camps, vacations, events, etc.					
	**Expert advice & research**	insurance, personal finances, second opinions on pricing for contractors or vets, etc.					

Proprietary & Confidential

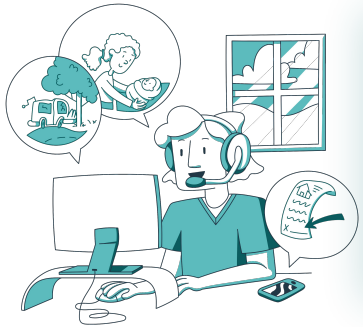
Meet your Life Support



LifeConcierge ™

Like having your very own personal assistant

- Generalists
- College educated
- Prof experience
- W2 employees
- USA - based
- Diverse

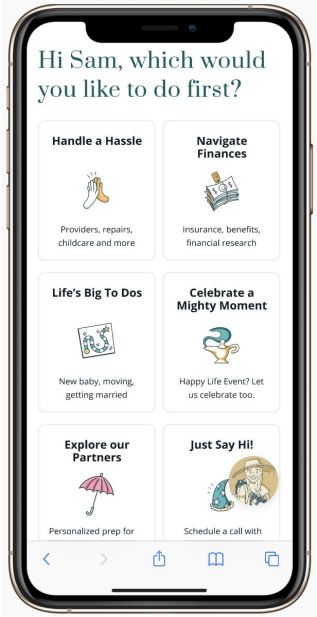


LifeExperts ™

Team of specialists for when you need it

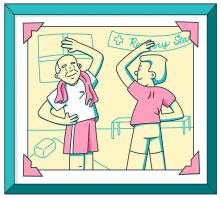
- Accounting
- Insurance
- Personal Finance
- Law
- Home & auto
- More to come...

Tech-enabled omni-channel experience



App Email Text-message Phone

Proprietary & Confidential



Medical and benefits

- Resolve a denied claim for shoulder MRI
- Help kidney recipient plan out-of-pocket expenses
- Help filing 100+ out-of-network mental health claims



Navigate financial stressors

- Maxed 401(k). Help researching a “backdoor Roth IRA”
- Car lease / purchase decision
- Home insurance claim after $12k of furniture stolen

Participation rate

65%

of employees use Overalls



Save time on ‘homework’ to-do’s

- Drunk driver crashed into a retaining wall
- Moving from Boulder to Los Angeles with 3 kids
- Cell phone stolen at college reunion. Help!

Requests per user

8

Requests per user per year



Outsource time consuming tasks

- Sit on hold with DMV for license renewal
- Travel assistance for family member with disability
- Price check an expensive veterinary procedure for pet cat

Time saved

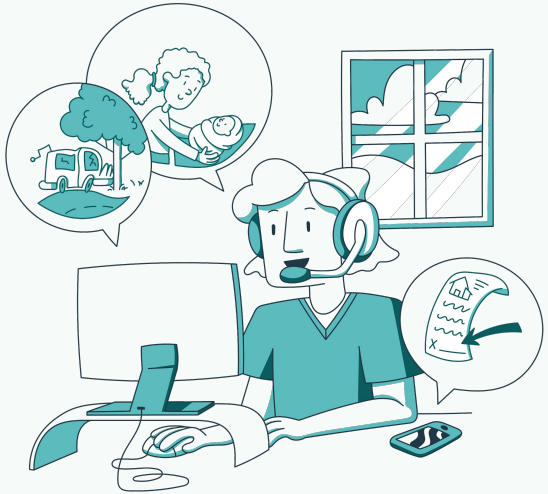
3.2

Hours saved per request

APPENDIX

Proprietary and Confidential

Why Overalls LifeConcierge?



- Expert research organized in one place
- Time consuming phone calls on your behalf
- Guidance on knowing where to start
- From feeling behind to feeling prepared
- Sort through noise of endless websites and reviews
- Finding a solution that isn't easily available online

Proprietary & Confidential

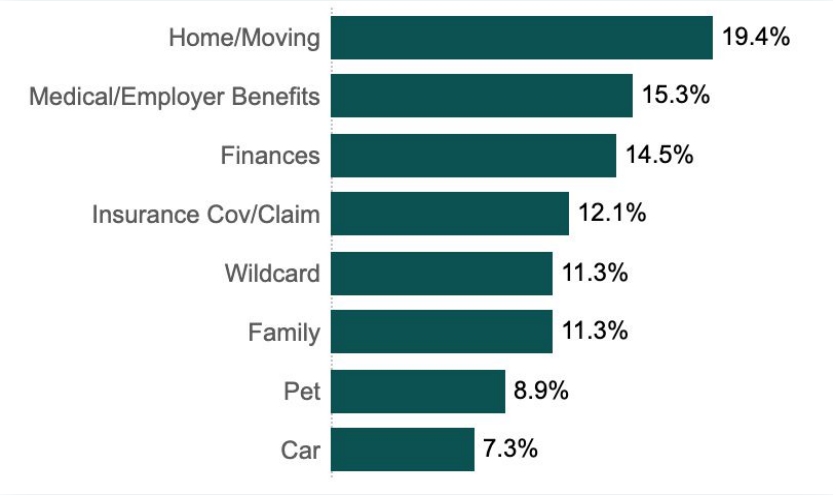
Helping all your employees succeed

Overalls is an inclusive benefit that helps everyone up their game - from your most productive high performers to your most vulnerable population

Who Overalls is helping

	Single	Partner	Families	Single parent	Total
18 - 29	5%	7%	3%	3%	**18%**
30 - 42	1%	6%	21%	6%	**34%**
43 - 55	1%	15%	8%	4%	**28%**
55+	2%	4%	9%	5%	**20%**
Total	**9%**	**32%**	**41%**	**18%**	*100%*

How Overalls is helping



17% hidden tax

83% Affected

83% of employees have lost work time to life struggles in the last 6 months

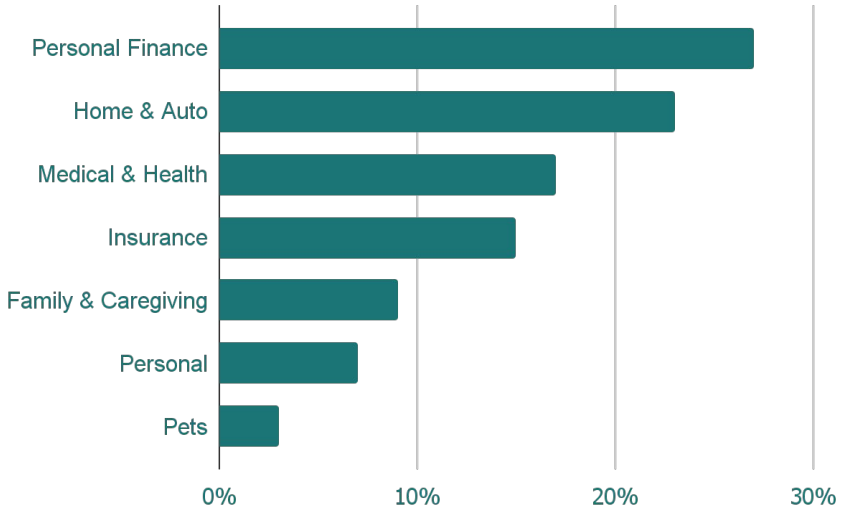
79% Time Off

79% have taken time off or worked nights and weekends to handle a hassle

62% Productivity

62% of employees agree that life struggles impact their productivity at work

What are people struggling with?





It's not your fault, but it is your problem!

500-person company loses $8.5m each year in lost productivity from life struggles

Employee benefits survey of 1,350 employees across industries (Jan 2022)

Easy peasy lemon squeezy



3 easy steps to get started

- ❑ Share eligible employee list
- ❑ Sign off on employee comms
- ❑ Test out your account



Effortless management

Almost all administration handled by Overalls. Just one requirement for employer:

- ❑ Update eligible employee list monthly



Monthly reporting

- ❑ Employee engagement
- ❑ Time saved from LifeConcierge
- ❑ Employee success stories

Proprietary & Confidential