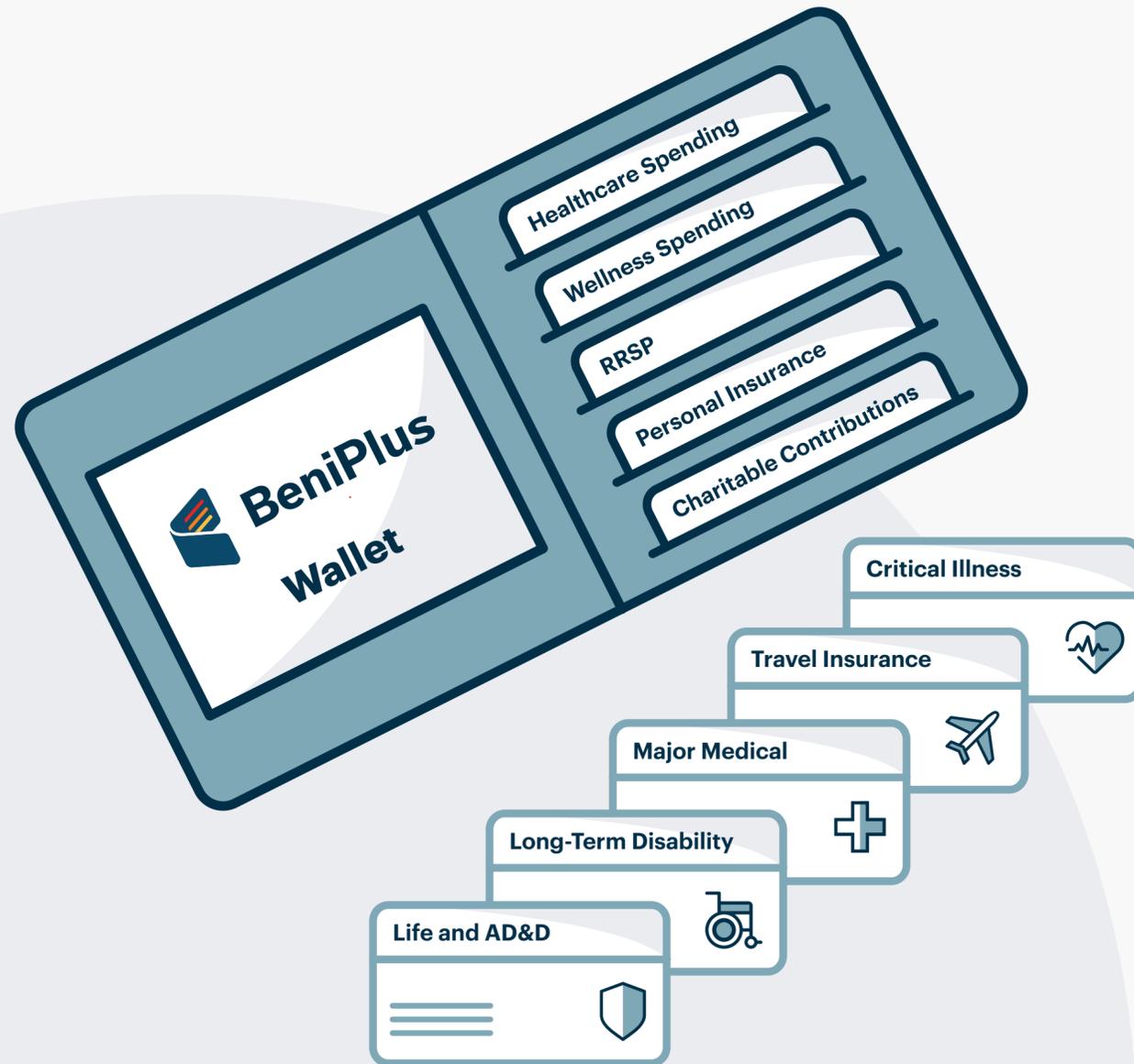


The BeniPlus Wallet Difference



3 Ways the BeniPlus Wallet is Changing Small Business Benefits

1

Unique and Proprietary Wallet Platform

Only the BeniPlus Wallet provides 5 categories for employers to choose. Employees decide how to allocate funds to each choice.

2

Flexibility

A BeniPlus Wallet is completely customizable. Employers can choose Healthcare, Wellness, Retirement Savings, Insurance and Charitable giving. Employees determine how to divide their benefits between categories.

3

Simple

Set-up is simple and typically takes 10 minutes. It starts with company sign-up. Employees are invited to setup their wallets and in under 20 minutes everyone can take advantage of their employee benefits using the BeniPlus Wallet.

Beniplus Wallet Comparison Chart



Features	Beniplus Wallet	myHSA	Benefits My Way	Benecaid	Benefits By Design
HSA Coverage	✓	●	●	●	●
Wellness Spending Accounts	✓	●	●	●	●
Registered Retirement Savings Plans	✓	●			●
Personal Insurance	✓				
Charitable Giving	✓				
No Monthly Fees or Premiums	✓	●	●		●
No Set Up Fee	✓	●	\$295 Plus Tax	●	●
No Broker Required	✓				
Admin Fee	10%	10%	10%	10%	N/A

Beniplus Wallet Company Comparison



 BeniPlus
\$5,400
Employee Decides
\$638
\$540
\$625
\$7,203

Total Benefits Allowance
Healthcare Spending Account
Wellness Spending Account
RRSP
Personal Insurance
Charitable Giving
Group Insurance
Admin Fees
Taxes
Total Cost to Employer

Other
\$5,000
\$2,700
\$2,700
\$0
\$0
\$0
\$945
\$540
\$552
\$7,437