

# homePERQs

October 24, 2018

Dear Dr. Matthews,

homePERQs is thrilled to have the opportunity to become a partner with *Live Well San Diego*. homePERQs provides financial wellness to San Diego County companies and organizations by participating in their employee benefit programs. Our mission is to educate the employees of our partnering companies about one of the most important financial investments of their lifetime: a home purchase. We built our business on the principles of informing, educating, and assisting the employees of our partnering companies about the best individualized path toward credit improvement, homeownership, home financing, and overall financial wellness.

A partnership with *Live Well San Diego* is complementary to our company's principles. *Live Well San Diego's* vision of Building Better Health, Living Safely, and Thriving are driving factors in the services we provide to our partnering companies and organizations.

homePERQs has been actively Building Better Health through our existing partnership with *Live Well @ Work*. Over the past three and a half years, we've worked closely with Kelley Axelson and Rachel Kramer. We've presented our financial wellness workshops at their office. We seek to continue our efforts of Building Better Health with *Live Well San Diego* by providing informative educational programming to companies that will assist their employees in making sound, rational, and smart financial decisions regarding credit, homeownership, and renting versus buying analyses. We provide educational and interactive lunch-and-learn workshops on-site to engage employees in a fun learning environment with topics that range from an immediate home purchase to financial planning for the future. We volunteer at company wellness benefit fairs, where we offer free advice and resources to achieve homeownership goals for event attendees. We encourage and assist employees in evaluating their financial situation to ensure a home purchase is the right choice for them and will help them attain a healthy and prosperous work-life balance.

With regard to Living Safely, homePERQs provides confidential one-on-one on-site assistance sessions with employees from our partnering companies. This ensures a safe environment for employees to discuss their current financial status and life planning goals. In these private meetings, we help employees discover their home purchasing potential and thoroughly discuss all options for reaching their goals, with the assurance that all conversations are privileged between the individual and the homePERQs expert.

homePERQs is dedicated to contributing to a Thriving environment for the employees of our partnering companies. Through Kelley and Rachel at *Live Well @ Work*, we have partnered with fellow *Live Well San Diego* partner, San Diego Red Cross/WIC, and presented at all of their San Diego County locations. We have assisted several of their employees with credit improvement and home purchases. John Haubenstricker, who serves as the company Nutrition Education Associate, has been instrumental in the success of our program and we are currently scheduling our presentations for 2019. Research has shown that employees want financial education to be a part of their benefits package. Employees prefer to

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receive this information via in-person seminars and one-on-one coaching. That is exactly what we provide and exactly what companies are looking for to sustain a thriving and motivated workforce.

Not only do we provide these educational assistance programs in-person with our partnering companies during lunch-and-learn workshops, we also have a healthy presence on social media via our Facebook, Twitter, Instagram, LinkedIn, and e-newsletter platforms. We use social media and newsletter tools to deliver relevant content about market conditions, credit information, financial assistance programs, and other related topics to companies, employees, and clients.

At homePERQs, we are honored to carry forward the *Live Well San Diego* vision. We are excited to connect with other *Live Well San Diego* partners to provide not only our services, but just as importantly, to promote the services offered by other partners within the partnerships. We believe leveraging expertise helps expand and accomplish common goals.

Sincerely,

A handwritten signature in black ink, appearing to read 'James Hilgesen', with a stylized flourish extending to the right.

James Hilgesen