PTO Exchange

What if the Benefit Your Clients Need is the One They Already Have?

PTO Exchange turns unused time into a flexible financial wellness benefit.

Paid time off is one of the most expensive benefits employers already fund, yet millions of hours go unused every year. PTO Exchange lets employees exchange unused PTO for meaningful benefits, causes and experiences.

No new enrollment. No new carrier. *No new line item!*

- Earned PTO can be exchanged for retirement contributions, HSA funding, student loan payments, charitable giving, cash out and more.
- Employees get more choice and flexibility while employers strengthen the value of their benefits package.

The Asset Sitting Unused On *Every Client's Books*

01

Already Earned
PTO is fully funded and sitting on the balance sheet. No new enrollment, carrier,or budget required to activate it.

02

Rigid & Delayed
Employees can only access its value by taking time off or leaving the company. Until then, it just sits there.

03

Growing Liability
Unused PTO accrues as a balance-sheet liability with zero utility for the employee & rising cost for the employer.

What Unused *PTO Becomes*

One activation layer, ten ways employees can put PTO to work, no new plan design, no carrier swap, nothing added to your renewal checklist.

- Retirement (401k)
- Emergency Savings
- HSA
- Student Loans
- 529 & Tuition
- Cash Out
- Charitable Giving
- Leave Sharing
- Travel
- Voluntary Benefits

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Why Brokers Bring This to Their Best Clients

Differentiation without competition
A solution genuinely few other brokers are bringing to the table, not another me-too voluntary benefit.

Zero risk to recommend
It's an activation layer, not a new plan. No carrier placement, no disruption to the book you've already built.

Recurring revenue, not a one-time win
Earn on every eligible exchange, year after year, ongoing engagement instead of a single transaction.

A reason to be in the room beyond renewal
Gives you a reason to check in mid-year, not just at renewal, keeping the relationship active instead of annual.

98.8%
Client retention across the PTO Exchange book

$3M+
PTO hours exchanged on the platform

54.7%
Lower turnover among PTO Exchange users

Backed By: U.S. Patent No. 10,108,933 B1, three IRS Private Letter Rulings, and SOC 2 Type II certification.

> **We see more employers offering employees the option to trade PTO to pay down student loans, contribute to their 401(k), or donate to charitable organizations or colleagues in need. I'd be remiss not to mention how much our clients value these services which PTO Exchange provides.**
>
> — Mary Armstrong-Filippo, SVP Absence Practice, Gallagher

Which Clients *to Bring This To*

- ✓ Generous PTO policies with unused balances
- ✓ High or growing PTO liability on the books
- ✓ Large carryover allowances
- ✓ PTO payout at termination
- ✓ A stated focus on employee financial wellness

Partner Next Steps

Identify clients with generous or growing PTO balances. Introduce it as a consultative option during renewal or strategy conversations. No obligation, no disruption to your book.

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