

Managed Benefit Strategies

Employee Computer
Purchase Program
Statistics

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Program Highlights:

No credit check (up to 70% of applicants for credit are rejected by manufacturer's financing)

Payroll Deduction

0% Interest (save vs high interest financing)-New Computers from major manufacturers in easy to choose pre-configured bundles

12 Month Financing (avoid long-term, expensive contracts) Internet Access (included)

3 year manufacturer's warranty(included)

Other Services:

Vacation Benefit

Healthcare Consulting

Self Insured Medical

Employee Computer Purchase Program

Consumer Technology Statistics



- Replacement costs for an employee with a high school education average \$14,000

- 21% of the US population does not have a home computer

- 20% of the US population has old technology

- 40-45% of the US population is credit impaired based on FICO scores

- 50% of ECP₂ customers have NEVER owned a home computer

- Up to 70% of applicants for credit are rejected by

manufacturer 's financing

- An estimated 25% of employees will participate in our program over a 3-year period

- Only 2% of employees will participate in a computer manufacturer 's cash discount program over a 3-year period

- 90% of new economy jobs require computer competency

- Cost to deliver HR information is reduced by 50-90% per employee

- 24% of Americans have no Internet access whatsoever

(work, school, otherwise)

- 23% of the US population struggles enough with literacy that they have difficulty completing everyday tasks

- Internet adoption/usage has stagnated since 2000

- There are strong correlations between income, race, education level, and age relative to Internet usage, e.g. only 38% of households earning less than \$30,000 annually use the Internet

Sources: Workplace Resource Learning Center, Cedar Consulting, US Census Bureau, Dell, Hewlett-Packard, Pew Internet & American Family Life Project, MetLife 2001/2003 Worklife, Stephens Inc., Consumer Credit Foundation, Inc., PeopleSoft, Inc., US Department of Education-National Adult Literacy Survey, PurchasingPower, LLC.