



CORPORATE

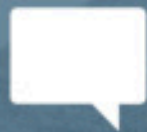
HOMEOWNERSHIP

BENEFIT PROGRAM

**Increasing Employee Longevity
Through Homeownership**



WELCOME




Chat



Questions



The Team

A photograph of two women standing in a clothing store, smiling. The woman on the left has long dark hair and is wearing a red sweater and striped pants. The woman on the right has curly hair and is wearing a light-colored blazer. They are surrounded by racks of clothes and shelves with various items. The image is dimmed to serve as a background for text.

The future of benefits is about a renewed focus on the benefits that keep employees healthy & productive.

Fringe benefits like financial wellness, caretaker benefits, childcare solutions, mental health, well-being support and physical wellness are no longer optional but *expected* from employers.

The impact of fringe benefits

30%

Of an employee's total compensation is fringe benefits

70%

Of employees consider fringe benefits a key component in their employment

72%

Of employees said that customized benefits would increase loyalty to their employer

The importance of offering fringe benefits

Research suggests that employee turnover can **cost up to two times** the employee's annual salary. Offering fringe benefits is a great way to lower your turnover and save money over time. Use fringe benefits:



To attract & retain top talent



To invest in the health & well-being of your employees



To find creative ways to reward and recognize employees



To create a total rewards strategy that stands out from competitors

**According to government surveys,
homeowners make better employees because
they are less likely to “job hop” and more likely
to establish firm roots in a community.**

Why the goal of homeownership?



Wealth accumulation



Social benefits



Good for the economy



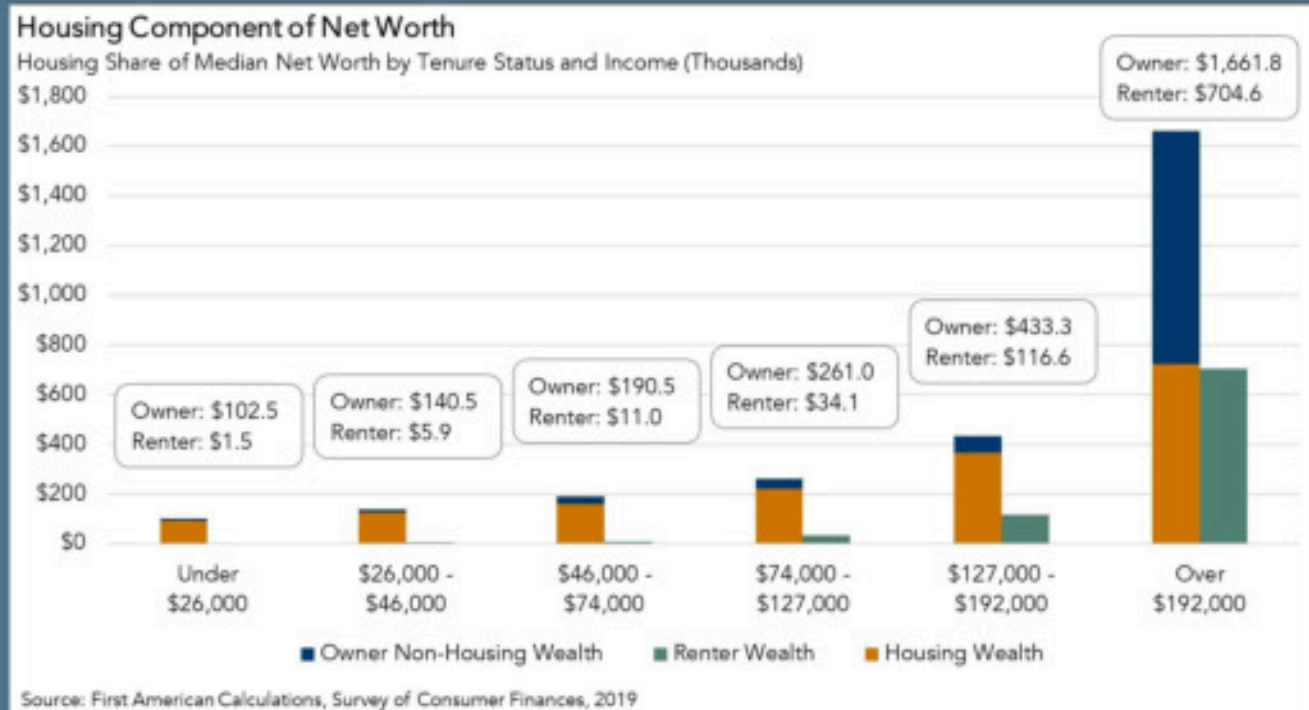
Aspirations for your "own turf"

Sustainable homeownership & wealth accumulation

- For most families, their home is their largest investment.
- Recent price appreciation creating YOY increased “equity” in many geographic areas
- Increased net worth over renters
- Work = Income = Means to purchase a home and create value

Sustainable homeownership & wealth accumulation

- Homeowners are wealthier than renters at **every** income level.
- The median homeowner has **40 times** the household wealth of a renter.
- Housing wealth was the single **biggest contributor** to the increase in net worth across all income groups (2016-2019).
- This data reinforces that housing is one of the biggest drivers of wealth creation.



Good for the economy

- Constant improvements on existing home and trading up from a starter home
- Spend in the local economy/community
- 1 new job supported from every 2 home sales*



**According to NAR calculations*

Provides social benefits and your “own turf”

- Children of homeowners do better in school
- More likely to be involved in community civic engagements, local elections, volunteer work
- Better health outcomes in homeowners
- Maximize usage on own property, and work harder for a better future



The Time is Right for a Homeownership Program

- Existing employees and job seekers look for benefits over and above health insurance
- Additional perks matter, especially those that promote longevity with your company
- Offered perks that cost \$0 to you are a benefit to your business
- Rates are still near historic lows, stretching the borrower's dollar




Engage a trusted professional and company


- Over two decades in the community
- 82 Net Promoter Score
 - The industry average is 34
- Mortgage Banker vs. Broker
- High customer loyalty rating
- Licensed in 16 states and continuing to expand
- 85+ Loan Origination Staff & Dedicated Sales Management

4 Pillars of Our Corporate Program

Closing Cost Discounts



Free Mortgage
Consultation & Home
Search Tools



Lunch & Learns

Community
Partnerships

Additional benefits of the Homeownership Benefit Program



Dedicated Loan Officer/Sales Management Staff



Joint custom marketing to promote the program

- Periodic informational flyers, webinars/events
- Splash Page outlining your benefit program as a company offering allows a link from your benefits home page



Direct billing available for any additional allowable benefit offered to employees

A person is shown from the waist down, wearing a grey t-shirt and shorts, packing cardboard boxes in a warehouse. The person is using a yellow and black handheld stapler to secure a box. The background shows a large window with a grid pattern. The text "Q & A" is overlaid in the center in a large, white, sans-serif font. Two horizontal white lines are positioned above and below the text.

Q & A

HOME TO A BETTER MORTGAGE EXPERIENCE



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