You save more with Cleo than without — guaranteed.

The only family benefit with a ROI-based performance guarantee.

Cleo's Save More Than You Spend Guarantee

Cleo guarantees that you'll save more than you spend — and we back that promise with real dollars. If you don't, Cleo will credit you better than break even to ensure you come out ahead.

That means we're not just projecting ROI. We're putting fees on the line to prove it.

How Cleo's ROI-based performance guarantee works

PERSONALIZED ROI PROJECTION

We model an evidence-backed ROI projection specific to your population — factoring in family leave, mental health, chronic conditions, backup care usage, and productivity gains from improved caregiving support.

RESULTS ANALYSIS

If your ROI after 18 months falls short of saving, Cleo will ensure you receive money back to tip the scales to better than break even.

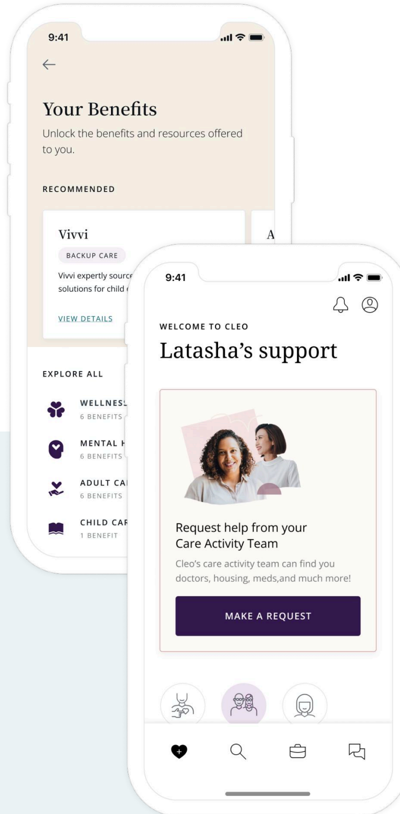
ESSENTIAL OUTCOMES

Your employees will be healthier, happier, and more productive — and your CFO will approve.

Other benefit vendors claim ROI. **We guarantee it.**

In a crowded landscape of soft claims and vague projections, Cleo offers the only family benefit guarantee that is:

- **Personalized:** Modeled for your actual workforce, with real data.
- **Credible:** Built on data from real clients and validated assumptions from third-party entities.
- **Accountable**: We actually refund you money to you to a better-than-break-even level if we miss.



Cleo's ROI calculations combine multiple proven drivers of healthcare and productivity savings:

- Decreased employee attrition during critical life stages
- Improved behavioral health engagement
- Reduced absenteeism and presenteeism
- Lower rates of emergency care and high-cost utilization

Each of these outcomes is modeled using established population health benchmarks and Cleo's proprietary data — tailored to your workforce profile. We're committed to showing our work. We'll walk you through exactly what savings we're guaranteeing. You always have the option to validate claims data with a third-party to further enhance trust and transparency.

"I've told vendors before: only include ROI if you're also explaining exactly how you calculated it. There's a lot of skepticism out there, and the term 'ROI' has been so overused it's lost meaning."

- Joshua Freund, Senior Benefits Manager at Genentech/Roche

With Cleo, there's nothing to lose.

Cleo is the only family benefit that guarantees you'll save more money than you spend on it. That's how confident we are in our impact, and how committed we are to your success.

Let us model our Save More Than You Spend Guarantee for you. Get in touch today.

Cleo's Save More Than You Spend Guarantee

Our Commitment: Cleo's ROI-based performance guarantee guarantees you'll save more than you spend. If your ROI after 18 months comes in below 1:1, Cleo will credit you to ensure your effective ROI reaches at least 1.05:1 — putting our fees on the line so you come out ahead.

Personalized by data we gather from you

To model ROI accurately, we request key data points tailored to your workforce:

- **Employee Count (full-time and part-time):** Determines the eligible population and the scalability of savings.
- **Age & Gender Bands:** Anticipates caregiving needs across life stages, e.g., fertility, parenting, and elder care.
- **Health Plan Enrollment & Type:** Establishes potential for medical claims savings.
- **Average Salary:** Drives productivity and leave-related savings estimates.
- **Birth Rates:** Projects impact of maternity & early parenting support, where we generate some of our highest medical cost savings
- **Workforce Blends:** The ratio of desk-based (computer-facing) workers to non-desk workers. Together with the number of locations and the average number of employees per location, this helps us estimate enrollment by determining how accessible company benefits are to your different employee populations.

Based on our proprietary data & experience

- **Book of Business (BoB) Benchmarks:** 10+ years of real-world results across diverse clients.
  - **Types of Births:** Data on birth types (e.g., cesarean vs. vaginal), collected through thousands of pregnancies supported by Cleo Guides, with insights into member stress and concern before guide engagement, and improved confidence levels afterward.
  - **Return-to-Work Success Metrics:** Tracking how often Cleo's support leads to successful, timely, and mentally healthy returns to work after maternity or parental leave.
  - **Burnout Risk Reduction:** Measuring reports of caregiver burnout risk before and after working with Cleo Guides, across various Cleo LifePaths and caregiving scenarios.
- **Validated Outcomes:** Independently certified by the Validation Institute; our Family Health Index links engagement to productivity and cost outcomes2025 Cleo's Cost Saving....
- **Engagement & Savings Data:** Historical insights on how different populations respond to Cleo's services, driving credible and conservative savings estimates.

Leveraging nationally-recognized data sources

- **Public Health Studies:** CDC birth rates, cost differences between delivery types, mental health prevalence & costs.
- **Published Productivity Research:** Industry benchmarks on absenteeism, presenteeism, and the cost of turnover.

Where possible, we adjust these datasets for your demographics to enhance accuracy. Where it isn't possible (e.g., certain birth data), we apply conservative national averages to avoid overestimating savings.

Other benefit vendors claim ROI. We guarantee it.

If realized ROI falls short, we credit the difference plus 5% to guarantee your effective ROI reaches at least 1.05:1 — ensuring you save more than you spend.

Cleo stands by our data and model. If you'd like a more detailed walkthrough of our ROI-based performance guarantee, we'll be happy to connect you with our in-house ROI experts to answer any and all of your questions.

INDEPENDENTLY VALIDATED PERFORMANCE

ValidationInstitute