



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.

3x ROI
on average

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.

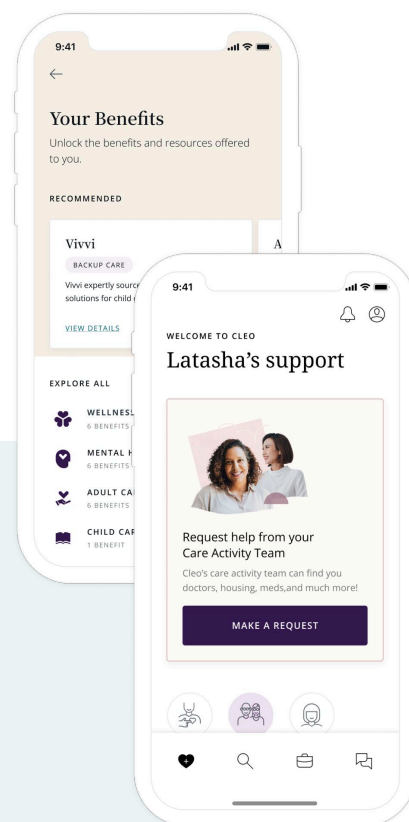
In a crowded landscape of soft claims and vague projections, Cleo offers the only family benefit guarantee that is:

- **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.