

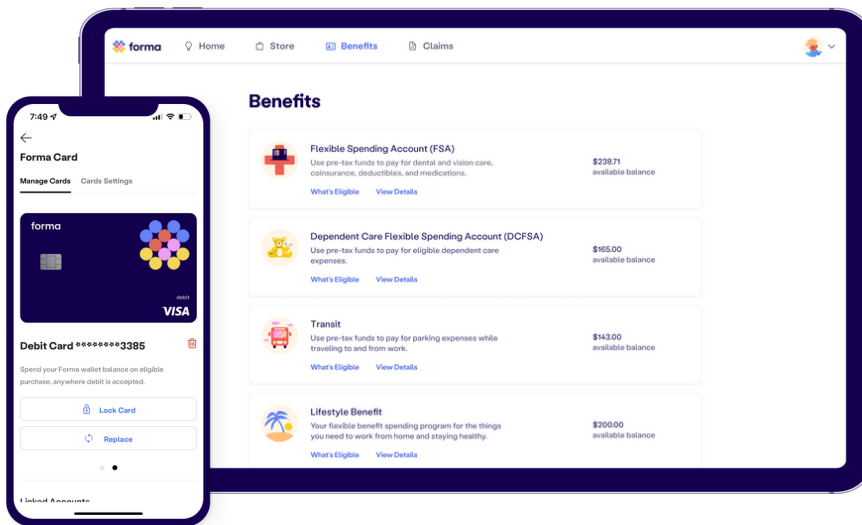


# Customizable spending accounts. Better benefits.

For years, well-intentioned organizations have added more benefit programs and perks only to find they're too complex and employees don't value them. Forma designed a better way with a flexible benefits platform that's easy to manage and lets employees choose benefits that work for them.

## Forma's Flexible Benefits Suite

One place for all your spending accounts



Lifestyle Spending Account (LSA)



Health Savings Account (HSA)



Flexible Spending Account (FSA)



Commuter



COBRA



Health Reimbursement Arrangement (HRA)

## One platform. Ultimate flexibility.

Forma gives users a single touchpoint and personalized experience for all their spending account benefits. Our approach has helped companies save costs, improve utilization, and support individual needs on a global scale.

Powering flexible benefits worldwide



# The platform that does it all for you!

Forma helps create custom, inclusive, global benefits programs that flex to fit everyone—all in an easy-to-use platform.

- + Three ways to pay**  
Employees spend benefit funds on their terms via The Forma Store, The Forma Visa Card, or claims reimbursement.
- + Dedicated support**  
We'll handle procurement, administration, fulfillment, and compliance. Plus, enjoy fast claims review with 24/7 support. All humans. No bots.
- + Award-winning UI/UX**  
Employers seamlessly define, manage, and adjust benefits anytime for employees to use with ease.
- + Truly global**  
We're live in 100+ countries so you can deliver all of the unique customizations and processes at scale.
- + Enterprise-grade tech**  
Forma is SOC 2 certified, GDPR compliant, and adheres to WCAG standards expected of global enterprises.
- + Incomparable tech-stack**  
The tech behind the scenes is world-class. Payments, HR integrations, and managing different taxation processes are easy and just work.

# How Forma works

The flexible benefits platform works hard so you don't have to!

- 1 Quickly customize and set up spending accounts**  
Forma works with you to define account types and eligibility requirements.
- 2 Employees choose what works for them**  
Your workforce selects benefits and uses funds based on their personal preferences.
- 3 Forma takes care of the rest**  
We help take care of it all—so you can take a break and reap the benefits of Forma!



An exceptional experience  
on a global scale

**98%**  
CSAT rating

**97%**  
customer  
retention

**300+**  
customers

**75**  
NPS

**550K**  
active  
members

**110+**  
countries