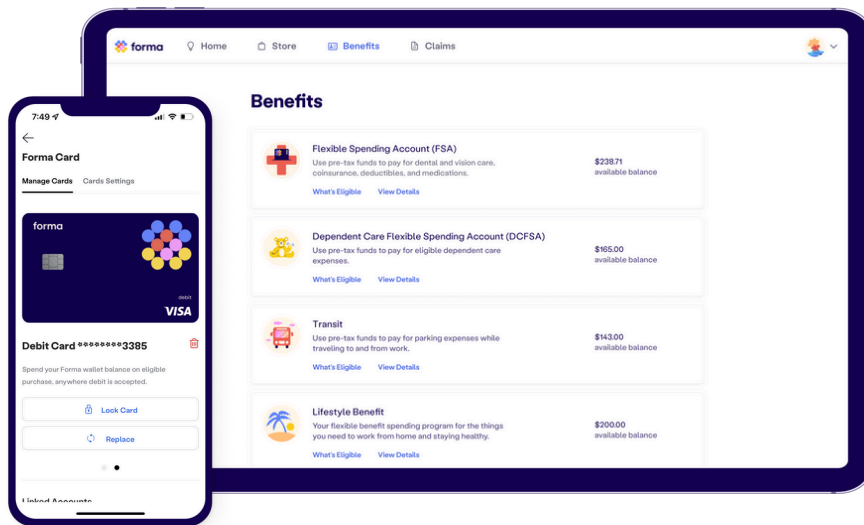




# Customizable spending accounts. Better benefits.

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.



## 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.

## 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)

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.
- + 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%**  
member  
satisfaction

**97%**  
customer  
retention

**300+**  
customers

**1M**  
active  
members

**110+**  
countries