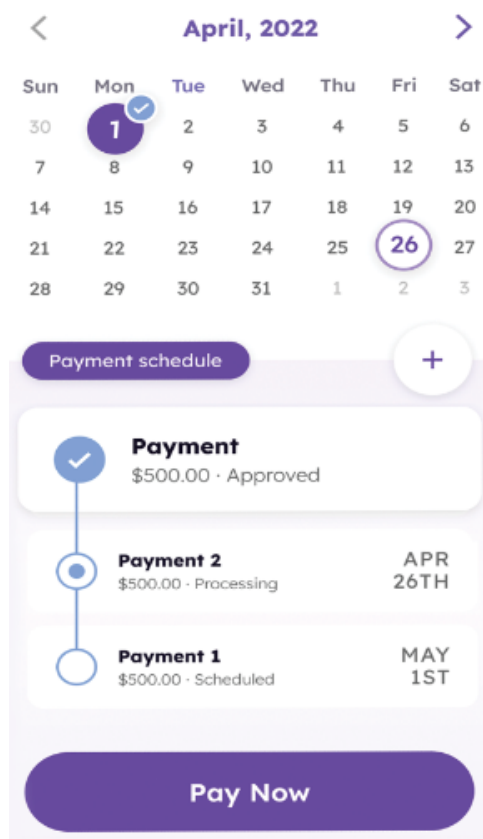
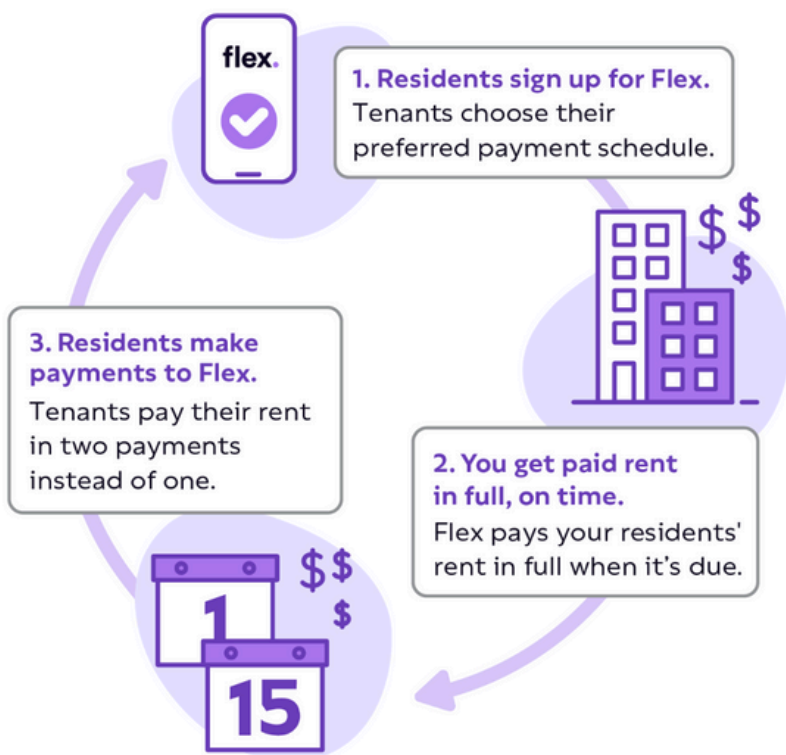


Flex Now Accepted at Steward + Helm Communities!

With the launch of Flex, residents now have the option to split up their rent into multiple payments throughout the month on a schedule that they get to choose - giving them more control over when they pay and the financial freedom that comes with it. Flex automatically covers the residents' rent in-full, directly to the property when it's due on the 1st. This win-win 'financial amenity' helps properties increase the timeliness of collections and reduce delinquency while providing residents with greater flexibility around their largest monthly expense.

How It Works



Benefits

Low Lift

Flex is directly integrated with S+H Realpage systems

Stronger Collections

On-time rent means fewer late notices, lower turnover, higher retention, and happier residents

Great Renter Experience

Modern renters value Flex with 73% ranking 'flexible rent schedule' as the most important factor when looking for an apartment

Better Budgeting

Flex empowers renters to have more control of their monthly cash flow

Builds Credit

Flex helps residents establish or improve their credit simply by using the service

ESG Aligned

Mission-driven financial amenity that builds trusted communities

Rent flexibility is an amenity, not a lifeline.

Frequently Asked Questions

- **What type of renter does Flex appeal to?**

Flex appeals to renters of all types. Whether financially stable and living paycheck to paycheck, everyone can benefit from better cash management. Our renters have multiple bills to pay each and every month so providing the flexibility to split up their largest expense - rent - into smaller chunks gives them the freedom to keep more money in their pockets throughout the month to do the things they both need and want to do.

- **What does it cost the property?**

Nothing. Flex is free to use at our properties.

- **What does it cost the resident?**

Residents pay a monthly fee of \$14.99 in order to use the service. That's cheaper than swiping a credit card to pay rent and significantly cheaper than a late fee.

- **What happens if a resident does not pay Flex back?**

Once Flex pays the property on behalf of a resident, those funds are guaranteed and will never be clawed back. Flex handles all collections directly with the resident.

If a resident does not bring their Flex balance to zero by the time the next month's rent is due, the resident will not be able to 'Flex' their rent for that month and will need to pay the property directly via any other accepted payment method.

No additional penalties or fees. Flex is a 0% interest line of credit.

- **Does this affect the eviction process?**

No.

As a requirement, residents must be current on their rent in order to use Flex. If they have an outstanding rent balance from a prior month or are already amidst an eviction, Flex will pick that up via our Realpage integration and will not be available for the resident's use. Flex does not intervene or change our eviction process in any way.

All Flex payments are made in-full and on-time. *Never partial payments.*

- **Is there a downside?**

None at all. Once Flex pays the rent, any and all risk of non-payment is on Flex. Flex has proven to create good habit - keeping renters on track and true to their schedule.

- **Does Flex provide support?**

Yes, Flex has 24/7 customer support as well as designated Steward + Helm partner support.