



STUDENT LOAN SUPPORT

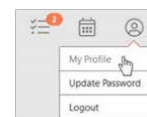
Introducing Student Loan Financial Wellness Plans with Fiducius

You're focused on helping our students; you shouldn't have to worry about your student loans. That's why we're working with the experts at Fiducius to provide employees with Student Loan Financial Wellness Plans through the **Loan Relief** benefit. The path to taking control of your loans is fast and straightforward. The best part? Fiducius provides one-on-one support by phone and email, giving the much-needed financial direction for you to put your best foot forward.

- **Who Is Eligible?:** All benefit eligible employees can participate in the Loan Relief benefit. It is a household benefit, so your family members can also participate in this benefit.
- **What Is the Benefit?:** Fiducius delivers personalized plans through its Student Loan Financial Planning process, using a combination of expert Advisors and online tools. They provide education and support on three loan restructuring options:

Forgive	ReFi	SimpliFi
<ul style="list-style-type: none">▪ Lower monthly payment and receive forgiveness through the federal Public Service Loan Forgiveness (PSLF) Program▪ Must work full-time at a not-for-profit and make 120 qualifying payments▪ Any balance remaining after 120 payments will be forgiven tax free	<ul style="list-style-type: none">▪ Lower rates and improve payment schedule via private refinance▪ Partners LendKey and Pentagon Federal Credit Union▪ Better rates and custom amortization▪ Ideal for those with good credit who don't qualify for PSLF	<ul style="list-style-type: none">▪ Consolidate loans and lower payments▪ Maintain Department of Education loan structure benefits (disability, forbearance, etc.)▪ Help those with bad credit rebuild their credit and eventually consider ReFi and/or Forgive

- **How Will It Help?:** The Forgive solution has helped education employees reduce their total loan balance by more than \$71,500 and lowered monthly payments by 85%, from an average of \$781 to \$121, a reduction of \$660. That's a \$7,200 annual "salary increase".
- **How Do I Get Started?:** Enrolling is easy with the online registration process:
 - 1 **Log in to the MyFiducius portal**
Use the registration URL below to choose a password and set up your account
 - 2 **Complete initial screening**
Access and complete the screening questions to learn your initial loan options
 - 3 **Schedule meeting with an Advisor**
Schedule a phone consultation with an expert Advisor about your results and next steps
 - 4 **Update profile information**
Update contact details in profile settings before your virtual meeting



VISIT <https://lakescountry.myfiducius.com/register>