

We understand that many employees struggle with student loan debt. That debt may be a burden holding you back from important milestones in your life like buying a car, a house or saving for your future.



### We want to help.

With a new student loan repayment program through BenefitEd, we contribute funds to be paid directly toward your student loans as a part of your benefits package.

Reducing your student loan debt, and paying off your student loan faster, directly improves your financial wellness.

Through this plan, you also have the option to save for your future education by designating your employer contributions to a 529 College Savings Plan.

See the instructions below for how to sign up for this student loan repayment and 529 savings benefit through the BenefitEd website.



## Before you sign up

You will need:

- · the eligibility email sent to you from BenefitEd with a link to the enrollment page
- your employee ID
- your basic student loan or 529 account information
  - your name
  - name(s) of your loan servicer(s) or 529 plan provider(s)
  - your student loan or 529 account number(s)



# Enter your information

Follow the link provided in the email from BenefitEd, and fill in the form with the information requested.

If the information you enter does not match the information previously provided by your employer, you will not be able to proceed.



#### Add accounts

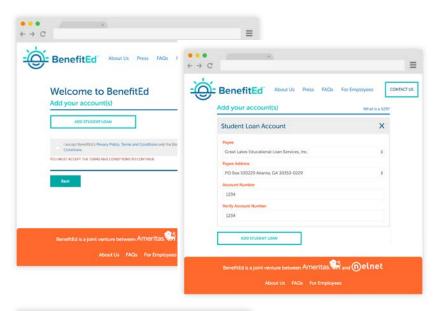
Enter your student loan or 529 account information. You can register up to five student loans or 529 accounts. If you are splitting contributions between multiple loans, you will need to select how the funds are distributed. Just select Add Account Information once you have completed your initial info.

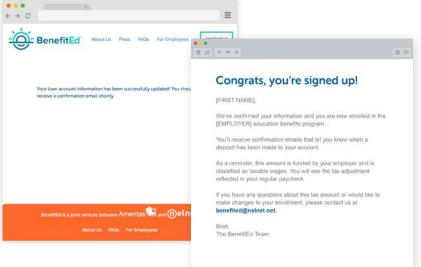
Please review and confirm the accuracy of the information before proceeding.

Accept the terms and conditions to complete your registration.

That's it! Keep your BenefitEd confirmation email for your records.

You will receive an email from BenefitEd verifying receipt of your information. BenefitEd will contact you if there are any issues confirming your loan or 529 account details. You also will receive payment confirmation emails after your employer submits each payment to your servicer.





# See the savings you can experience with this program:

	No BenefitEd contribution	\$50 monthly BenefitEd contribution
Monthly payment	\$177	\$227
Time to pay off	15 years	10 years
Total payments	\$31,957	\$27,757 \$4,200 saved in interest payments
Total employer contribution	\$0	\$6,100
Total impact with BenefitEd	\$0	\$10,300

<sup>\*</sup>The amount paid by your employer through BenefitEd is considered salary, taxed accordingly and reflected on the associate's W2 as income.

If you have questions about the payment process, or wish to change your enrollment, contact <a href="mailto:BenefitEd@nelnet.net">BenefitEd@nelnet.net</a>.



BenefitEd is a joint venture between Ameritas and nelnet

<sup>\*\*</sup>Loan amount is \$20,000 with an interest rate of 6.8%.