



Student Loan Repayment Program and 529 College Savings Program

Welcome to Next Level Benefits. Welcome to BenefitEd

Congratulations. You've joined a company that cares about your financial health and that wants to take an active role in helping you pay for education by offering a Student Loan Repayment Program and a 529 College Savings Program. They understand that you might be one of millions of people who borrowed for their education and one of millions more who need to save for their family's future education.

When you enroll with BenefitEd, you can make a big difference in your financial future in two different ways:

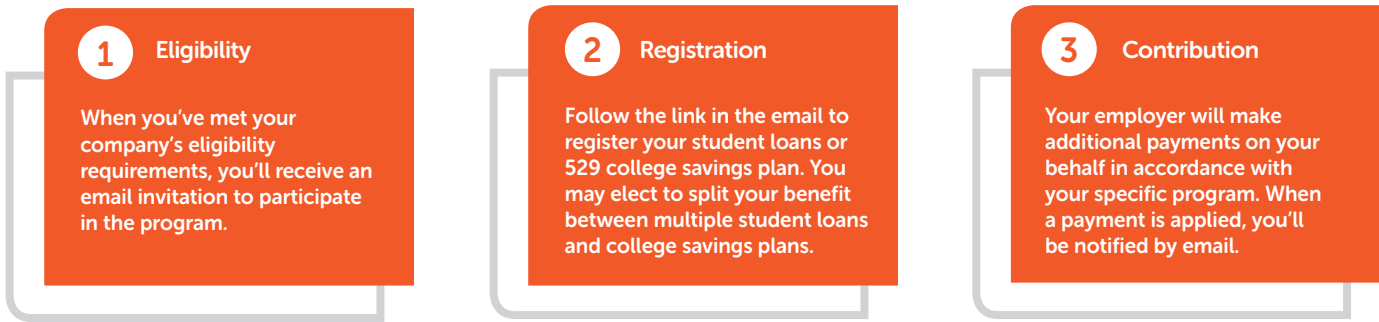
Pay off student loans faster.

With the Student Loan Repayment Program, your company will make additional payments on your loans to reward your hard work and loyalty. These payments are applied to your principal, helping you pay off your loans sooner and save on interest.

Save more for future education.

You also have the option of applying your company's benefit toward future education with our 529 College Savings Program. The interest on your savings compounds over time therefore the earlier you begin saving the more funds you (or your chosen beneficiary) will have available when it comes time to go to school.

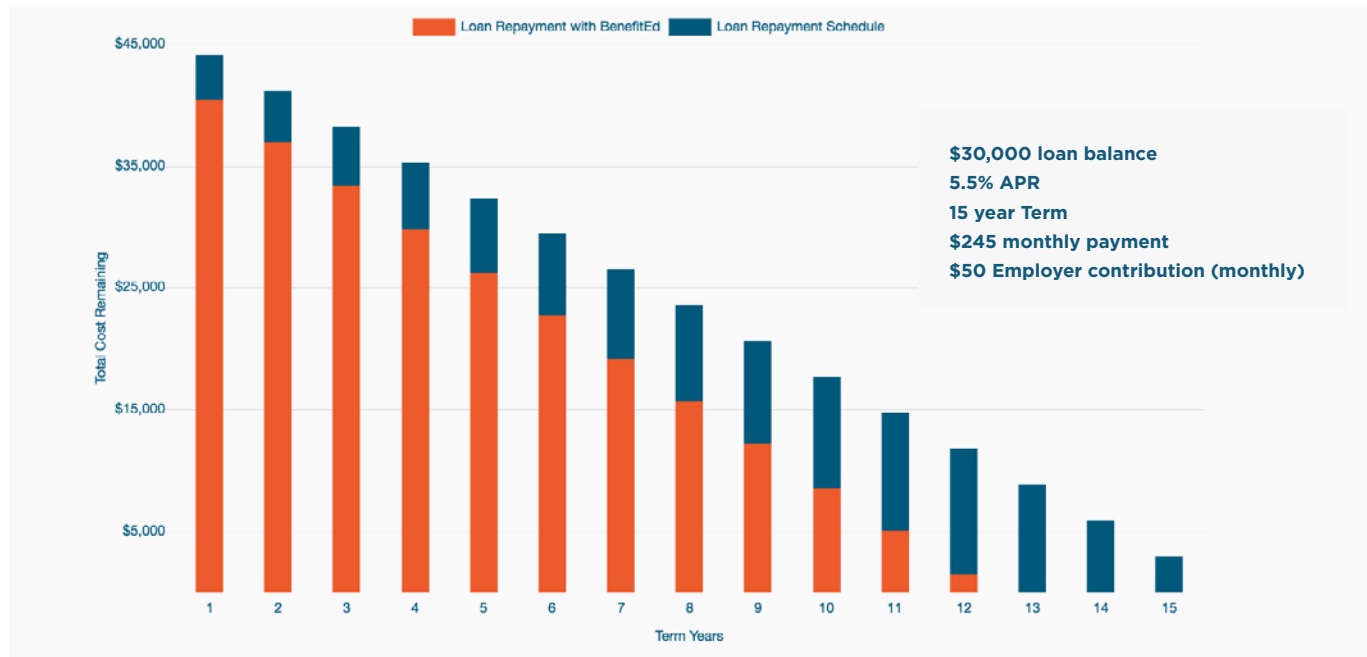
BenefitEd: How It Works



If you believe you are eligible for this program and haven't received an email or wish to make changes to your election, contact your HR representative.

Realizing the Impact of BenefitEd

BenefitEd and your employer will help you pay down your student loans faster and save you money on interest. How much faster? Take a look at the following example.



Results:

Total Saved:
\$10,541

Time Saved:
3 years and 7 months

Interest Saved:
\$3,690

To see how much you will save with your employer contributions use the repayment calculator at YouBenefitEd.com/employees/.

BenefitEd is a joint venture between Ameritas  and 