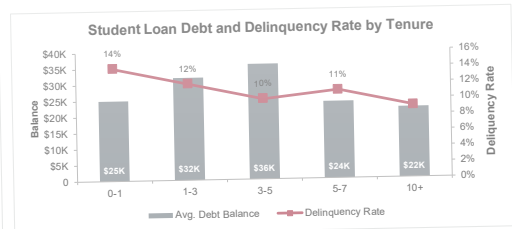
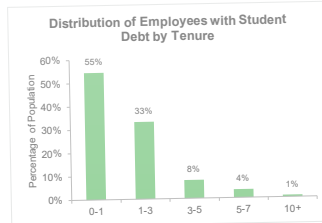
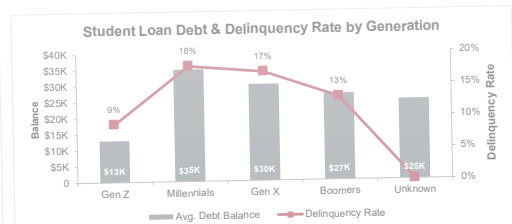
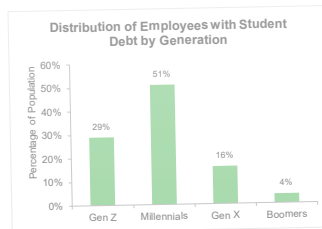


## Spotlight on Student Loan Debts and Delinquencies



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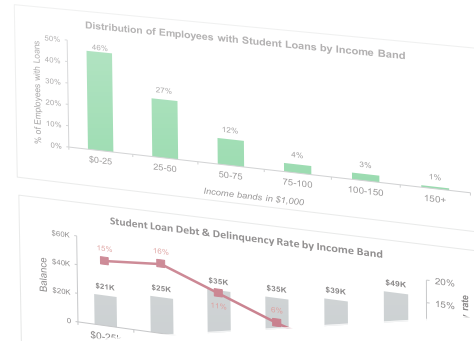
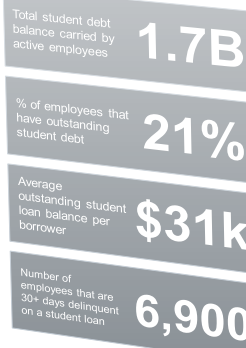
11

Confidential and Proprietary

## Workforce Financial Health Analysis & Student Loan Default Aversion Services

Reaching the employees that need the most help

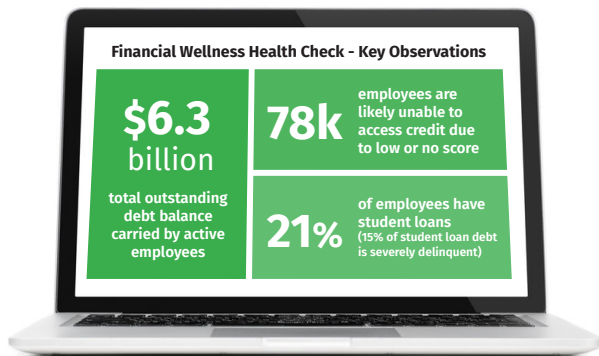
## Spotlight on Student Loan Debts and Delinquencies



## How many of your employees have a negative loan status?

We conduct an analysis of your workforce's financial health through our partnership with a leading credit reporting agency to determine the percentage of your employees in default or at risk of default. From there, we give your employees all the help they need to recover from their debt.

- 1. WORKFORCE FINANCIAL WELLNESS HEALTH CHECK** with optional survey to identify employees in default or at risk of defaulting



- 2. CONCIERGE ADVISORS** reach out to your employees
  - Prepare all paperwork to cure negative loan status
  - Place employees into sustainable repayment plans
  - Manage communications between government debt collection agency or student loan servicer
- 3. MEASURE IMPACT** to your workforce's financial wellness
  - Drive retention
  - Improve employee financial wellbeing
  - Analyze by age, employment type, income, tenure

# 1 MILLION

BORROWERS DEFAULT ON THEIR STUDENT LOANS ANNUALLY.

# 40%

OF STUDENT LOANS ARE EXPECTED TO DEFAULT BY 2023

## IONCURE IS A TURNKEY SOLUTION.

After your workforce's financial wellness health check, we offer a survey where employees can request our advisors contact them to begin the process of resolving their account.

### > ANALYZE.

Determine the percentage of employees in need of resolving their debt.

### > SURVEY.

Give employees the option to have a concierge advisor proactively reach out.

### > CURE.

The concierge advisor handles all steps in recovery process.