



IonTuition Student Loan Benefits.

A Better Way to Repay



» Job Seekers
Want It.

Student loan assistance is the **top, voluntary financial wellness benefit.**

» Current Employees
Want It.

In-demand employees are **more likely to stay at their current company** if student loan assistance was offered.

» Most Companies
Don't Have It.

Only **11 percent** of companies currently offer student loan assistance.

Source: SourceMedia Research

Meet the Demand for Student Loan Benefits

Contact IonTuition to learn about
referral or product partnerships:
iontuition.com/partnership

IonTuition is Your Out-of-the-Box Solution to Grow Your Business.



Increase Sales

Meet the growing demand for student loan benefits among U.S. employers



Easy Implementation

On-board your clients with student loan benefits from IonTuition in a matter of weeks, not months



Minimal Involvement

Customer success team offers white glove service so you don't have to support it



Employer Satisfaction

Employers see an immediate, positive impact once the system is running – no need to wait for open enrollment

The only comprehensive student loan benefit on the market.



STUDENT LOAN MANAGEMENT AND REPAYMENT PLANNING



CONCIERGE STUDENT LOAN ADVISORS



UNBIASED REFINANCING OPTIONS



CUSTOMIZABLE 401K AND OTHER CONTRIBUTION PROGRAMS



WORKFORCE FINANCIAL HEALTH ANALYSIS AND DEFAULT RESOLUTION SERVICES



ROI-BASED COLLEGE RESEARCH & PLANNING



Loan Management

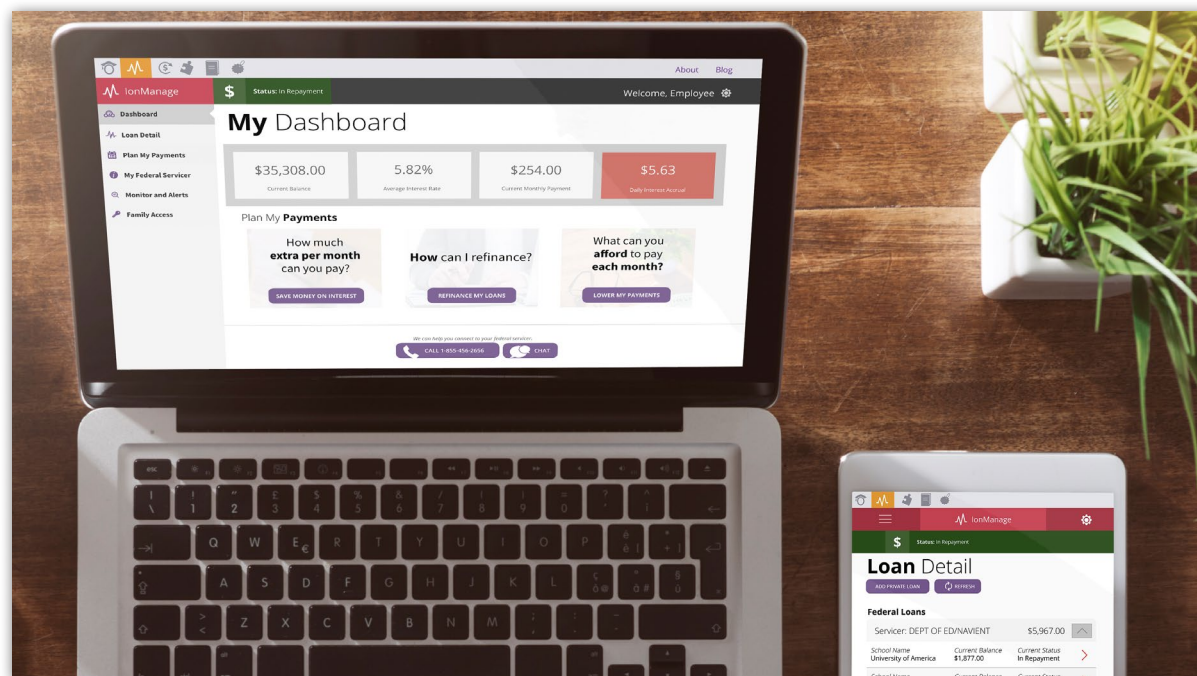
Aggregated federal and private student loan information

Scenario-based repayment planning

Loan monitoring and alerts

Manage All Student Loans and Plan Repayment

The core component of IonTuition is **IonManage**, the best tool to plan repayment for student loans, complete with concierge student loan counseling.



Up-to-Date Student Loan Information

- » Sync Federal loan information directly with the National Student Loan Data System (NSLDS)
- » Sync private loan information with ~15,000 lenders

Student Loan Repayment Management

- » Scenario-based repayment calculators for lowering your monthly payments or saving money on interest
- » Insights into refinancing, income-driven repayment, and extra payments



Concierge Services

**Audited
supplemental 3rd
party servicer**

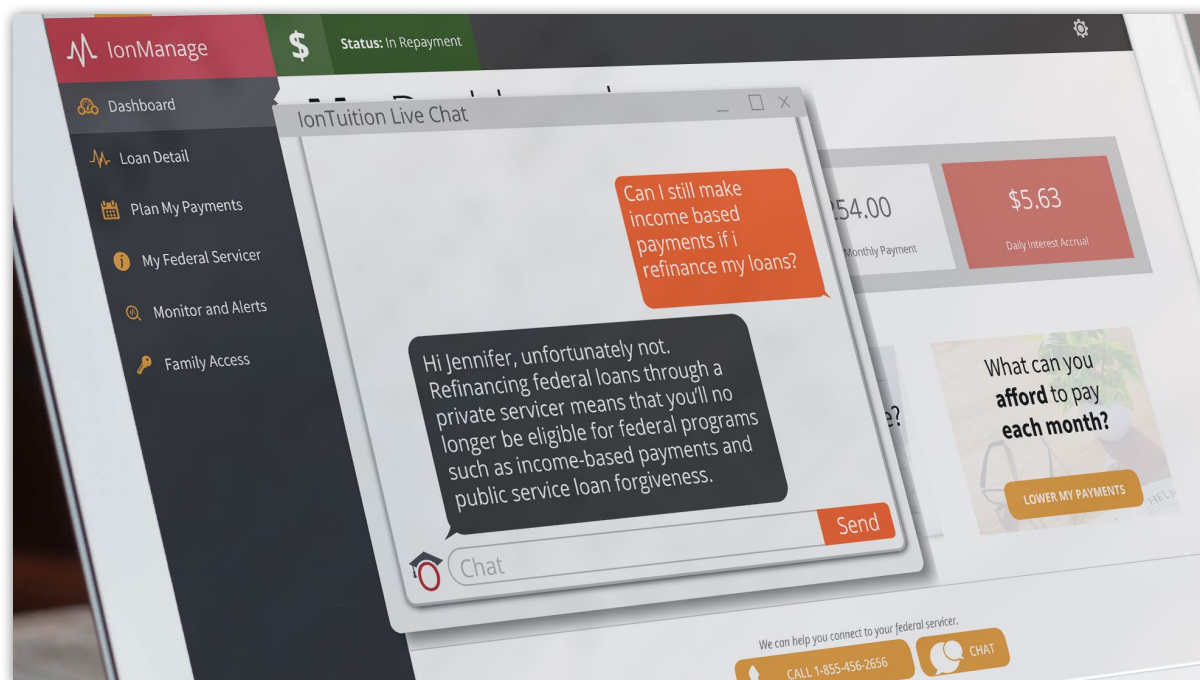
**Phone & webchat
with counselors**

**Priority phone
lines into all
Federal servicers**

Family benefit

Concierge Advisory Services

IonTuition is the only company to help employees deal with the entire, complex student loan debt lifecycle.



Expert Student Loan Advisors

- » 96% customer satisfaction rating
- » Priority connections into all federal servicers to bypass wait times
- » 3-way calling with servicer and employee to suspend or update repayment plan

Free Family Accounts

- » Invite family members to create their own IonTuition accounts
- » Choose whether to share student loan information with family members
- » Employee may revoke access at any time



Student Loan Refinancing

Unbiased refinance guidance

Multi-lender searches

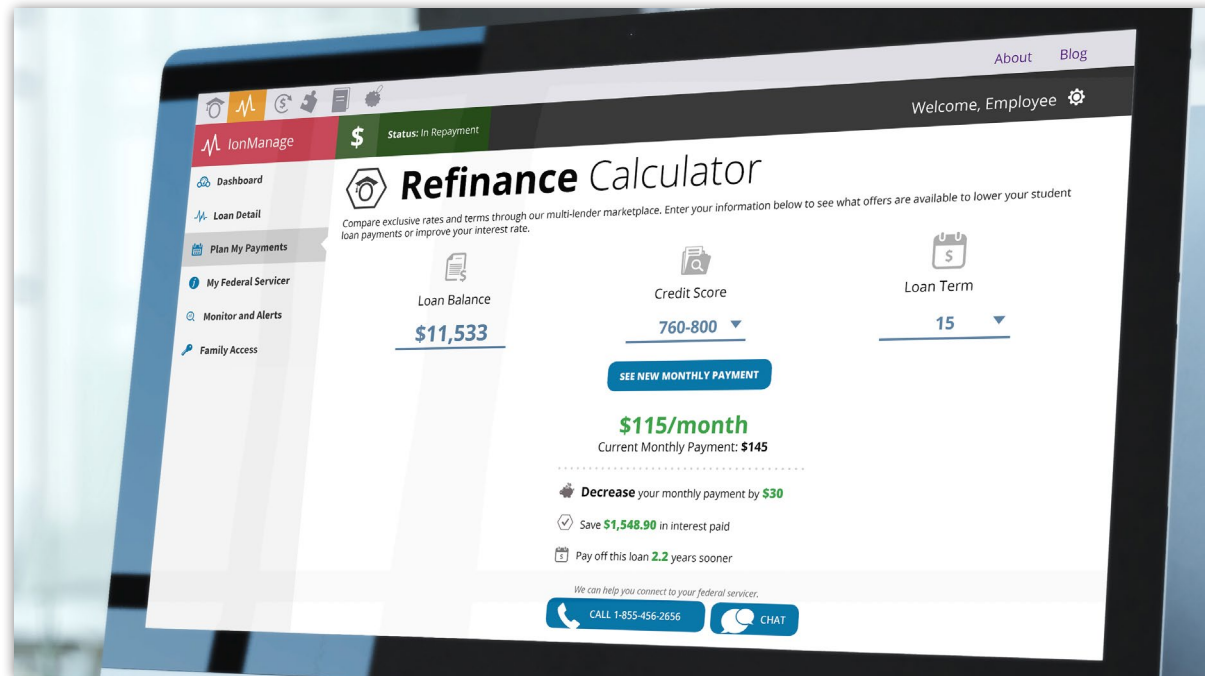
Refinancing calculator

Offers from community banks and credit unions

Exclusive rates

Refinance Student Loans to Save Money

We offer a marketplace of community lenders with high approval rates, and unbiased advice through our **IonRefinance** feature.



Unbiased Refinancing Marketplace

- » Calculate how much time, interest, and money you'll save by refinancing
- » Compare refinance against income-driven repayment plans
- » See curated offers from community lenders, such as credit unions and banks before any credit checks
- » Variety of options including variable or fixed rates and flexible repayment schedules
- » No origination fees



Student Loan Contributions

Matching or fixed contribution plans

Easy implementation

Seamless payroll integration

Low per-transaction fees

401(k) and other contribution programs

Help Employees Pay Down Debt and Save for the Future

Student loan contributions are a proven recruitment and retention tool. **IonPay** makes student loan contributions easy on the employer.

The screenshot shows the IonPay For Employers dashboard. It includes a 'Recent History' table with columns for Date, Deductions, Employer Contribution, Pay Period Total, and Status. The table lists payroll runs from 02/01/2018 to 06/01/2018, all marked as 'Completed'. A 'Year-to-Date' summary row shows totals for Deductions, Employer Contribution, and Pay Period Total. To the right, a 'Processing Payroll' section lists steps: 1) Roster File Downloads, 2) Upload to Payroll Processor, and 3) Upload Payroll File. It also includes buttons for 'DOWNLOAD CHANGES' and 'DOWNLOAD ROSTER FILE'.

Date	Deductions	Employer Contribution	Pay Period Total	Status
06/01/2018	\$2,469,600.00	\$2,469,600.00	\$4,939,200.00	Completed
05/01/2018	\$2,398,200.00	\$2,398,200.00	\$4,796,400.00	Completed
04/01/2018	\$2,326,800.00	\$2,326,800.00	\$4,653,600.00	Completed
03/01/2018	\$2,255,500.00	\$2,255,500.00	\$4,511,000.00	Completed
02/01/2018	\$2,184,100.00	\$2,184,100.00	\$4,368,200.00	Completed
Year-to-Date:	\$13,746,900.00	\$13,746,900.00	\$27,493,800.00	

Flexible Plan Design

- » Track contribution totals and adjust amounts at any time
- » Easily add or remove eligible employees from your roster on your admin account
- » Employees see total savings and value of benefit from their company's contributions
- » Tie student loan payments to employer-provided 401(k)/403(b) contributions



IonCure

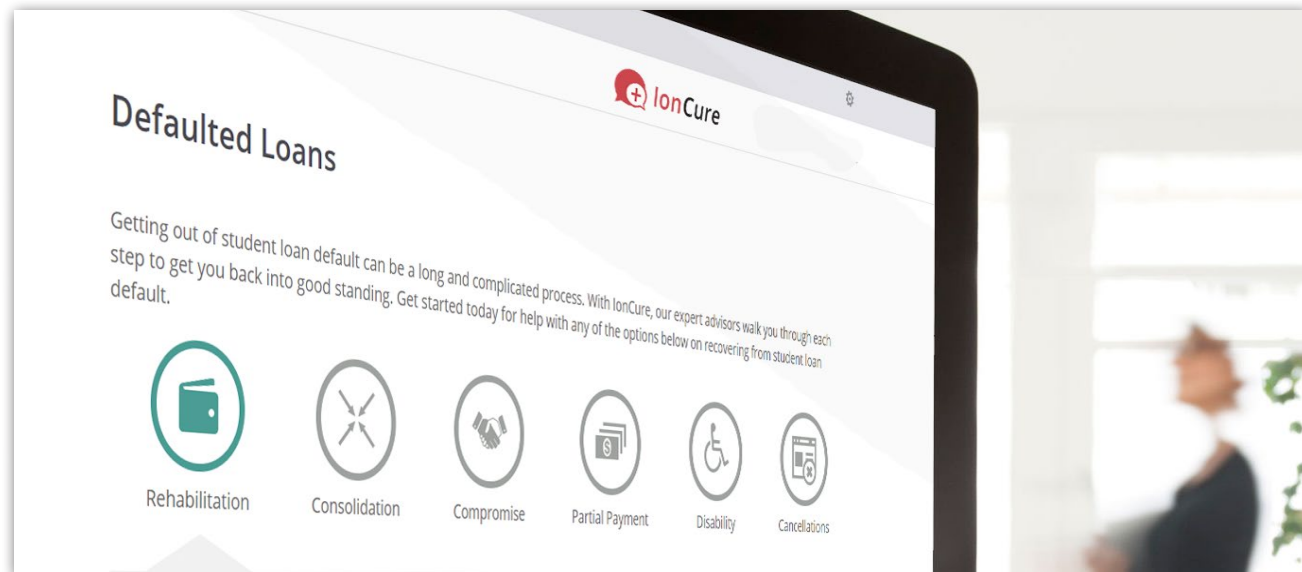
**Measure and improve
your workforce's
financial health**

**Cure negative
student loan status
for employees**

**Improve productivity
by reducing financial
stress**

Workforce Financial Health Assessment & Default Resolution Services

Identify employees in need of default resolution and put them on the path to recovery through our **IonCure** premium advising service.



Data Analysis of Your Workforce

- » We partner with a leading consumer financial data firm to determine the percentage of employees with serious-to-moderate debt of all types

Measurable Impact

- » Use workforce analysis to measure return on financial wellness benefit programs

Outreach by Concierge Advisors

- » Employees request advisory services
- » Educate employees on all available options and place them into sustainable repayment plans
- » Prepare all paperwork for employee signatures
- » Navigate communications between government debt collection agency or student loan servicer to effectively cure the employee's account

IonTuition values privacy and provides a safe, confidential experience to manage the financial wellness of its users. We do not share users' personal or loan information with their employer or other third parties without their consent. Communications between the user, IonTuition, and third parties (e.g. debt collection agency, loan servicer, etc.) are kept confidential or anonymized where sharing is needed to provide requested or necessary services. For more information, view our Privacy Policy here: <https://www.iontuition.com/privacy/>



College Planning

Real-world salary data

Student loan prediction calculator

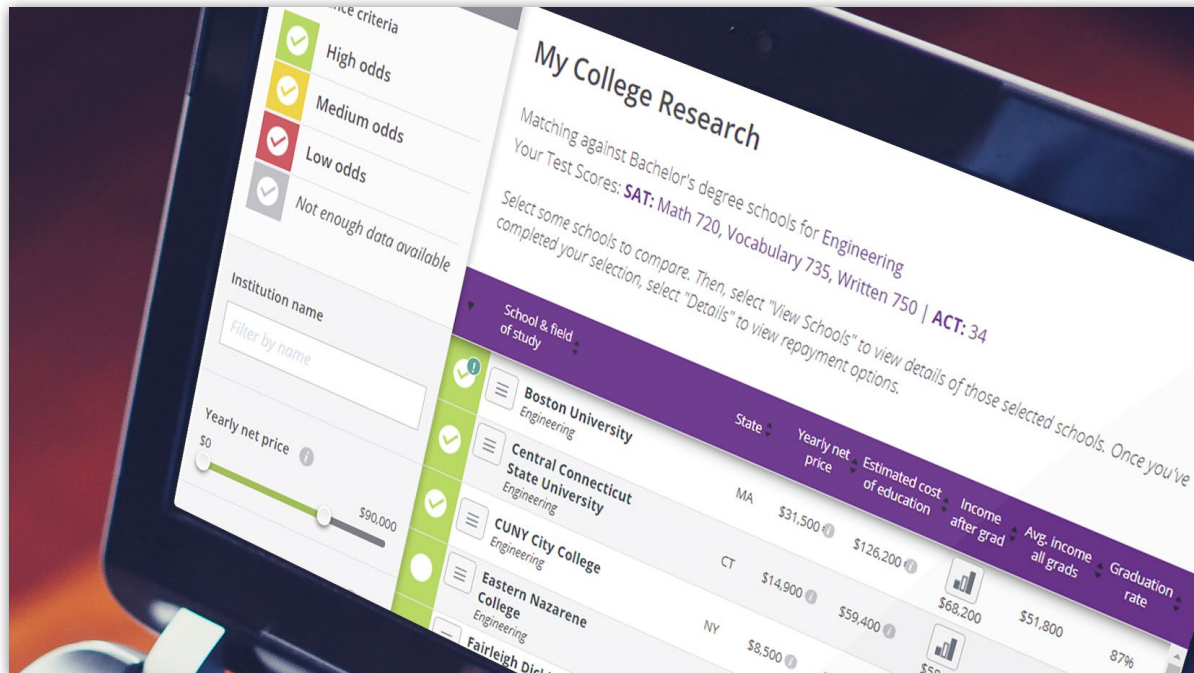
Filter by odds of acceptance and location

Compare cost of attendance against income after graduation

School contact information

Find the Best College for the Right Price

College is one of the largest lifetime financial commitments a person can make. **IonMatch** helps find an affordable college that graduates high income earners.



Compare Colleges by Cost of Attendance and Estimated Loan Burden

- » Search for schools by location, degree type, program, test scores, and price
- » Compare cost of education, total student debt, monthly payments, and income after graduation
- » Real-world income sourced from PayScale and the Bureau of Labor Statistics
- » Academic, admissions, campus data, etc. sourced from IPEDS (Integrated Postsecondary Education Data System)

How Does IonTuition Help Employees?



IonTuition Helps Owen Reach the American Dream.

Owen recently earned his Master's degree and has a large student loan debt. He hopes to get married, start a family, and own a home.



Loan Management.

Owen syncs his student loans and can view his total balance across his graduate and undergraduate student loans.



Expert Counselors.

Owen connects to an expert counselor and enrolls into an income-driven repayment plan for his Federal student loans.



Employer Contributions.

His employer contributes \$100/month to his student loans. He applies the contribution to his loan with the highest interest to repay his debt faster.



Text & Email Alerts.

Owen sets alerts for all of his student loans and is alerted when it's time to reapply for his income-driven plan or if his repayment requires attention.



IonTuition Helps Susan Reach Retirement.

Susan and her husband have student loan debt. She hopes to prepare for her children's college education and her retirement.



College Planning.

Susan helps her children research schools by program type to find a college that graduates the highest income earners for the lowest cost.



Family Accounts.

Susan grants a free account to her husband so he can manage his own loans. She also grants accounts to her college-bound children.



Refinancing Options.

Susan qualifies to refinance her loans for a lower monthly payment, allowing her to put more money towards her retirement.



Mobile-Friendly Platform.

Susan and her entire family can access IonTuition.com at the same time using their smart phones, tablets, or computers.

Why IonTuition?

We are a Ceannate company. IonTuition, along with our Ceannate affiliates, have unmatched experience:

**1.1
million**

borrowers helped
out of delinquency
or default

~19 billion

dollars in student
loan resolutions

Audited Supplemental

3rd Party Servicer

7.4 million

student loan
counseling sessions

2.2 million

hours on the phone
helping borrowers

The Only Comprehensive Student Loan Benefit

- » Student loan repayment planning
- » Contribution programs
- » College planning

Direct Link into Federal Student Loan Servicers

- » Audited 3rd party servicer
- » Priority phone lines into servicers
- » Auto-refresh of loan data

Concierge Advisory Services

- » In-house expert counselors
- » 3-way calling with servicers
- » Phone or webchat
- » Default resolution services



Request a demo today:
iontuition.com/partnership

