



Help Employers Build Bright Financial Futures

Introducing student loan repayment and 529 saving plan benefits from BenefitEd

Today's workforce is burdened with student loan debt, and employers are looking for ways to provide relief. BenefitEd offers a simple solution with student loan repayment programs. Employers can help pay employees' student loans as part of their benefits package. And employers can contribute to employees' 529 college savings plans to help fund education for future generations.

The BenefitEd Effect

BenefitEd helps employers stand out from the competition by offering more valuable benefits. Better employee retention means employers save money on recruitment, training and lost productivity. Every employer's situation is unique. That's why we customize programs to fit each company's goals and workforce.

Student loan repayment has three direct benefits:



Recruitment



Retention



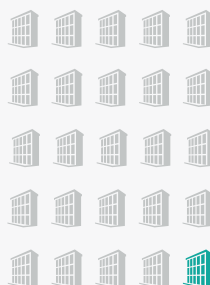
Engagement

Why Employers Should Choose BenefitEd



71%

of students graduating from four-year colleges have student loan debt¹



But only

4%

of employers currently offer student loan repayment assistance²

In a survey addressed to those employers that DO offer loan repayment as a benefit:

- **44%** believe the benefit has improved employee **morale**³
- **41%** believe the benefit has improved **recruitment**³
- **38%** believe the benefit has improved **retention**³

Impact on Retention

If offered some form of loan repayment assistance, 36% of employees would be willing to stay in their jobs⁴

How it works:

1

Program options are set with help of the BenefitEd team

2

BenefitEd works with employees to sign them up and gather information

3

Employer verifies employee/recipient list monthly for payment accuracy

4

BenefitEd takes care of payments, provides reporting to employers

Customization Options

- **Eligibility:** Select parameters you want to include for the plan
- **Duration:** Choose how long employees are eligible for the plan
- **Contribution Amount:** Decide how much you want to contribute
- **Contribution Frequency:** Decide how often you want to contribute that amount

Learn more at YouBenefitEd.com or contact us to get started.



BenefitEd is a joint venture between Ameritas  and 

Sources: 1. studentloanhero.com, 2012. 2. Society for Human Resource Management survey (SHRM), 2016. 3. Society for Human Resource Management survey (SHRM), 2016. 4. Millennial Benefit Preference Study

Ameritas and the bison design are registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2017 Ameritas Mutual Holding Company. GR6992