

# Pave the way to financial wellness with Gradifi.



## Your benefits guide

Your company has joined forces with Gradifi to offer financial wellness benefits that help you tackle your education expenses with ease and save more for the future - all in one intuitive platform.

#### Benefits available to you:

- Student Loan PayDown
- Financial Core

Build a brighter financial future with Gradifi!

# Student Loan PayDown •

Our Student Loan PayDown benefit could help you shave years off your student loans and save thousands with the help of your employer's contributions towards your loans.



# GETTING STARTED IS SIMPLE

#### Your Program Details

YOUR EMPLOYER'S CONTRIBUTION	YOUR EMPLOYER'S ANNUAL CONTRIBUTION

Your employer's contribution helps save you even more on interest!

- Create a Gradifi participant account by entering a few details about yourself through your unique email invitation
- 2 Enter your loan information into the platform
- Our team will send your employer's contributions directly to your student loan servicer(s)
- 4 Be sure to continue making your own monthly student loan payment as required by your loan servicer(s) to reach the full impact of your employer's contributions!

Please reach out to your HR department regarding questions about your employer's Student Loan PayDown program design

### Financial Core

Our Financial Core benefit provides you access to educational resources, interactive learning modules, and tools to help you take charge of your current and future financial goals.

#### **Learning Center**

Our learning center content can help you make smart financial decisions for a secure future.

Access content on topics such as:

- Saving for retirement
- Second Second
- Planning for milestones

#### **Interactive Tools**

Visualize the impact of repayment strategies for your student loan debt via:

- Personalized calculators
- Interactive graphs
- Dynamic dashboards

## GETTING STARTED IS SIMPLE

- Create a Gradifi account by entering a few details about yourself
- Enter your student loan information into the platform to activate your interactive tools
- 3 Begin exploring the financial wellness resources available to you!

Take control of your financial wellbeing through our all-in-one learning platform!

Please reach out to your HR department regarding questions about your employer's Financial Core program design.





### Here to help

If you have other questions, our customer support team is available to assist you.

#### We can be reached at:

membersupport@gradifi.com 1-844-GRADIFI

#### **Hours of Support:**

Monday-Friday 8:00 AM to 8:00 PM ET

If you need help logging into your portal, please visit the Gradifi platform to log on, reset your password, or resend your email invitation.

#### **DISCLOSURE:**

Vestwell Holdings Inc. and its affiliates ("Vestwell") provide financial services and financial wellness benefit plans. Vestwell offers the Gradifi suite of financial wellness solutions, enabling employers to provide their employees with student loan and college savings benefits. Student loan refinancing services may not be available in all locations in which a loan broker license is or may be required. Content and services available to non-US participants may be different from those available to US participants. This is not an offer to sell, a recommendation of any strategy, or a solicitation of an offer to buy securities, products or services. The laws, regulations, and rulings addressed by the products, services, and publications offered by Vestwell are subject to various interpretations and frequent change. Vestwell does not warrant these products, services, and publications against different interpretations or subsequent changes of laws, regulations, and rulings. Vestwell does not provide legal, financial, investment, or tax advice. Always consult your own legal, tax, or investment professional.