

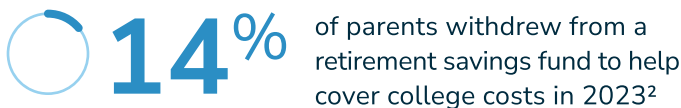
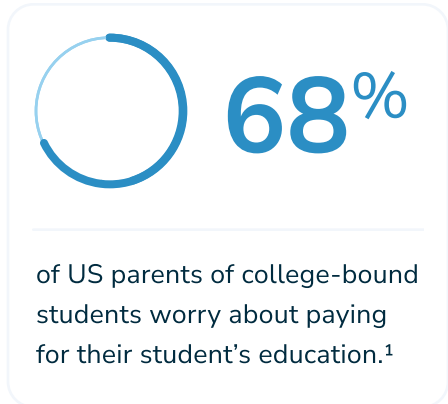
College SaveUp

Provide a benefit that helps ease one of your employees' biggest financial worries — while helping promote an engaged and productive workforce with contributions that help employees save up for their children's future.

Why College SaveUp for Your Workforce:

Contributions that Promote Saving

- Provide a benefit that boosts 529 plan savings over time or kick-starts employees' education savings for the future.
- Learning modules and calculators



Impact of a \$100 monthly employer contribution towards a 529 college saving plan⁴

	WITHOUT EMPLOYER CONTRIBUTIONS	WITH EMPLOYER CONTRIBUTIONS
Total employer contributions	\$0	\$21,600
Investment earnings	\$0	\$10,405
Estimated 529 plan assets after 18 years	\$0	\$32,005
Estimated number of college years funded	0 years	1.5 years

1. <https://www.cnbc.com/2020/06/16/68percent-of-parents-are-worried-about-paying-for-college-amid-covid-19.html>

2. Sallie Mae and Ipsos, "How America Pays for College 2020," <https://www.salliemae.com/assets/research/HAP/HowAmericaPaysforCollege2020.pdf>

3. Better for Employees, Better for Business: The Case for Employers to Invest in Employee Financial Health, Financial Health Network, 2018. Data comes from a survey of 1,000 U.S. workers employed full-time for companies with more than 500 employees. The survey was conducted on behalf of Financial Health Network in November and December 2018 by Greenwald & Associates, with strategic contributions and financial support from Morgan Stanley.

4. Estimated 529 plan balance assumes a 4% annual rate of return for 18 years before a child goes to college. Plan asset balance growth also assumes reinvestment of all dividends, interest and capital gains distributions. Assumes current annual cost of college of a public 4-year school, in-state (including room and board) is \$21,370 (<https://vanguard.wealthmsi.com/collcost.php>). Individual results may vary.

DISCLOSURES

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.