



# THE BEST VOLUNTARY BENEFIT OPPORTUNITY IN OVER A DECADE

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# A Superior Solution For The Employee That Meets A Critical Employer Need In A New, High-Growth Benefit Category

## The Best Solution

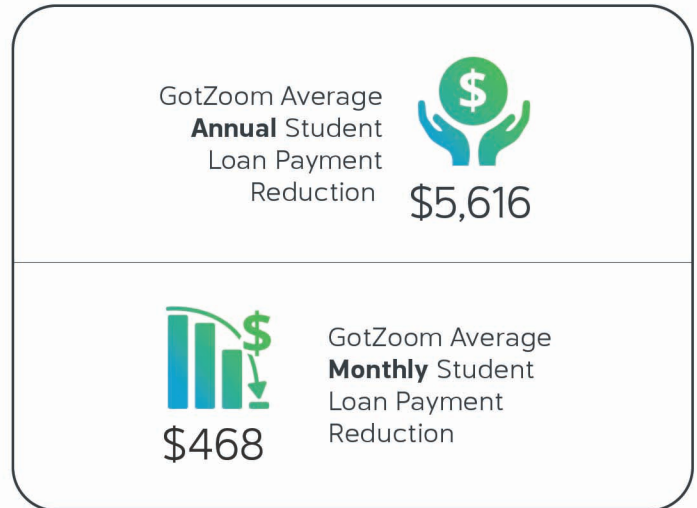
GotZoom was created to fill a critical void. Student loan debt is our country's second largest debt class behind mortgages

- 70 federal student loan repayment and forgiveness programs create exceptional options to reduce student debt
- GotZoom finds the best program options to suit the employee, confirms eligibility and facilitates all the administration

## The Facts

Employers need a better solution to address the explosion of student loan debt and the impact on their workforce.

- High-value employees are the most affected: 45% of borrowers attended graduate school which cost more



	<b>What's GotZoom?</b>	<ul style="list-style-type: none"> <li>• The best student loan benefit available</li> <li>• Seven year history of performance</li> </ul>
	<b>Why We're Better?</b>	<p>Large student debt reduction achieved with federal repayment or forgiveness programs:</p> <ul style="list-style-type: none"> <li>• Provides employee immediate relief</li> <li>• Costs employer significantly less</li> </ul>
	<b>Consultant Benefits</b>	<ul style="list-style-type: none"> <li>• Exceptional economics</li> <li>• An unmatched prospecting tool and good news message</li> <li>• OEP does not constrain GotZoom sell-in</li> </ul>
	<b>Employer Benefits</b>	<ul style="list-style-type: none"> <li>• Retention: equates to a 5% - 20% raise</li> <li>• Recruitment: 83% of millennials seek a student loan benefit</li> <li>• Value: 3-year ROI 140%</li> </ul>
	<b>Employee Benefit</b>	<ul style="list-style-type: none"> <li>• Average student debt reduction of 65%</li> <li>• Upfront visibility of savings</li> </ul>
	<b>Peace Of Mind</b>	<ul style="list-style-type: none"> <li>• Guaranteed:</li> <li>• &gt;25% debt reduction = 100% refund</li> <li>• &gt;40% debt reduction = contract release</li> </ul>

# The Most Effective Recruiting and Retention Benefit Available

## The Best Solution

### Employers Drive Recruiting, Retention and Engagement – Year-round

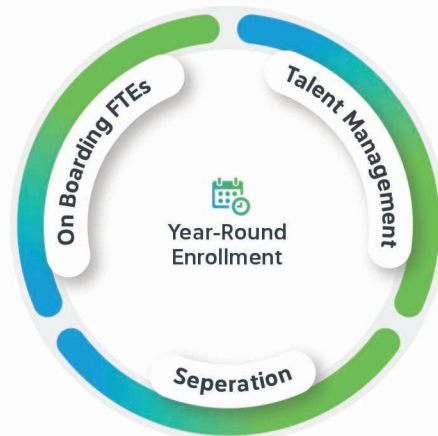
The burden of student loan debt weighs on the workforce throughout the year and impacts productivity. GotZoom clients can be enrolled at any time.

- Onboarding FTEs**  
 Every new hire is a business growth opportunity
- Talent Management**  
 Delivering superior debt reduction improves the employer’s retention/engagement – particularly among high-potential employees
- Separation**  
 Student debt survives separation and creates a unique window to offer significant student loan debt reduction

## PEO Opportunity

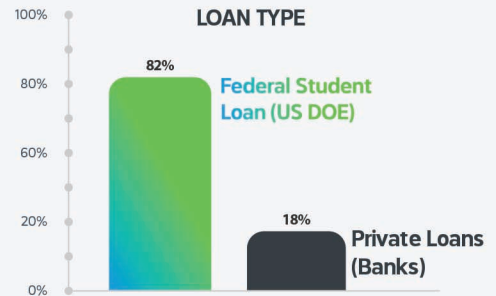
A high-impact financial wellness benefit is a must have for employers and Professional Employer Organizations.

- Economics**  
 Each life enrolled creates two income streams for the PEO and we offer category-leading commission rates
- Business Growth**  
 Employers must respond with a student loan benefit as 82% of Gen Z and Millennials and are more interested in a student loan program than either a 401(k) or a medical benefit
- Diversification**  
 GotZoom is a good news message and prospecting tool to diversify the PEOs portfolio
- Incremental Demand**  
 Our clients save an average of \$5,616/yr., creating the opportunity for the PEO to increase business across other existing lines



## Federal Student Loan Experts

Over 80% of student loans are federal and originated by the by the US Department of Education. GotZoom competitors tell an interesting story, but many consolidate your employee’s federal loans and privatize the debt at a lower rate. This approach creates hardship for the employee as it results in permatnent forfeiture of all the federal repayment program benefits (current and future). At GotZoom, all we do is specialize in the federal student loans repayment programs.



## Testimonial

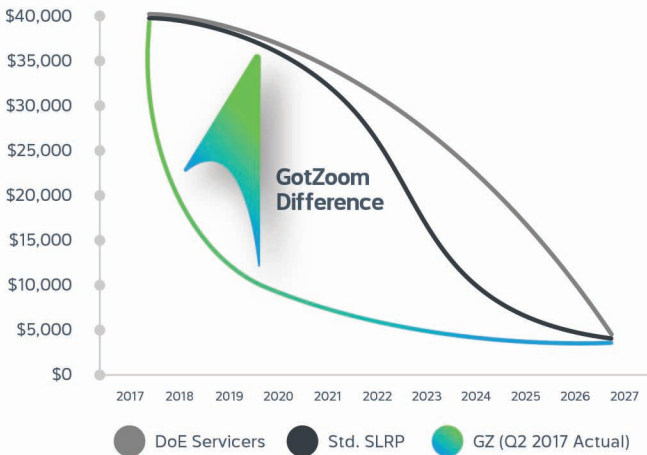
*“We recently began a program with GotZoom and **After speaking with them it was clear I qualified and saved \$600 per month on my student loans.... I recommend that all companies reach out to GotZoom to see what student loan repayment programs they can off their employees.”***

**Will Rumsey**  
 Director of Sales, First Stop Health ([www.fshealth.com](http://www.fshealth.com))



# A Better Solution For The Employee That Costs the Employer Less And Creates Incremental Opportunity For The PEO

## GotZoom Effect: Student Debt Reduction



## A Better Model

### Better Results:

GotZoom delivers more. We deliver an average debt reduction of 65% because our model is different.

### Multiple Benefits:

Reducing your monthly payment is important but many GotZoom clients benefit from a shorter loan term and/or reduced total debt level.

## Employer Cost: GotZoom Vs. Competition



## Testimonial

*"I am very happy with the service level and results you have provided. **GotZoom has been able to save me 50% on my monthly student loan repayment. I am excited about the savings and the shortened repayment period.**"*

**Narobi Melendez**  
Director of Client Success, LittleBird HR

