

# IonTuition Student Loan Benefits.

A Better Way to Repay



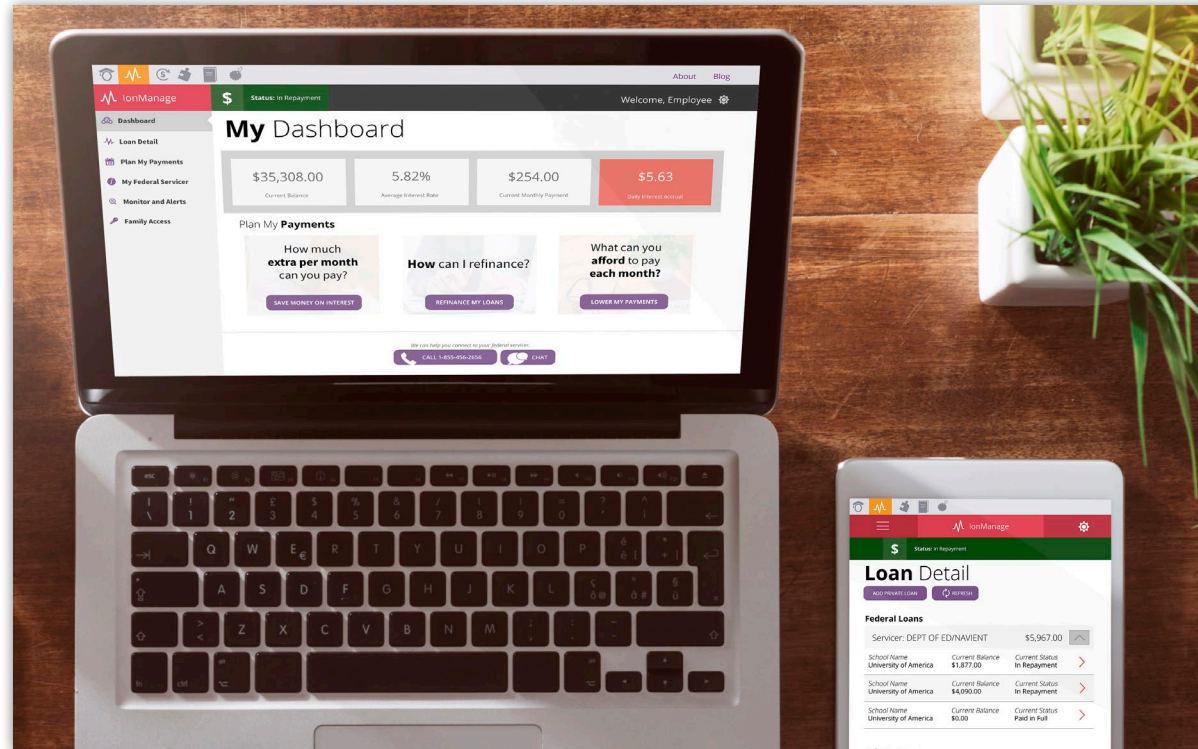


# Loan Management

- 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 your Federal loan information directly with the National Student Loan Data System (NSLDS)
- » Sync your 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



## Family Benefit

- Grant free accounts to your family members
- Choose whether to share loan information
- Dependents can send alerts and notifications to parents' phone or email

## Extend the Benefit to the Whole Family

College costs and student loans impact the entire household. You can grant family members free IonTuition accounts.

Account Settings > Family Access

### Family Benefit

Authorize parents, family members, and other trusted persons to use IonTuition and access information on your student loans. You can modify these settings at anytime.

**ADD AN INDIVIDUAL**

*IonTuition is not responsible for the conduct of individuals you've given access to, as specified in our Terms Of Use.*

Name	Email	Status	Share Loan Details	Remove
John Doe	johndoe@email.com	Pending	<input checked="" type="checkbox"/>	×

4 of 5 remaining

*We can help you connect with your federal servicer.*

[CALL 1-855-456-2656](#) [CHAT](#)

### Family Accounts

- » Invite family members to create their own IonTuition accounts via email
- » Family members have access to all of the same features except for employer contributions
- » Choose to share loan information with family members
- » Update family members at any time, inviting and uninviting at your discretion

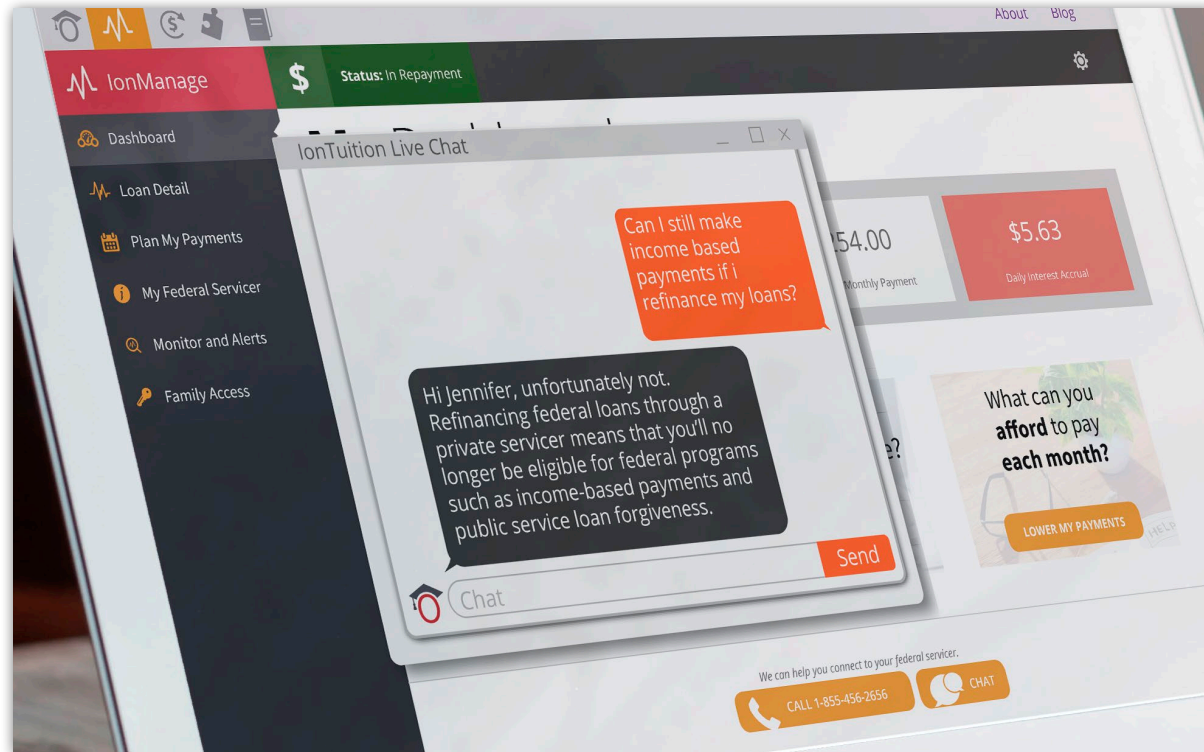


## Concierge Services

- Audited supplemental 3<sup>rd</sup> party servicer
- Phone & webchat with counselors
- Priority phone lines into all Federal servicers
- Loan monitoring and alerts

## Concierge Advisory Services

IonTuition will help you deal with the entire, complex student loan debt lifecycle.



### Expert Student Loan Counselors

- » 96% customer satisfaction rating
- » Priority connections into all federal servicers

### Loan Monitoring and Alerts

- » Email and text alerts for any changes to student loan status
- » We keep our “eye on” your student debt

### Concierge Services

- » Have an expert on the line directing you to the right place and expedite the call

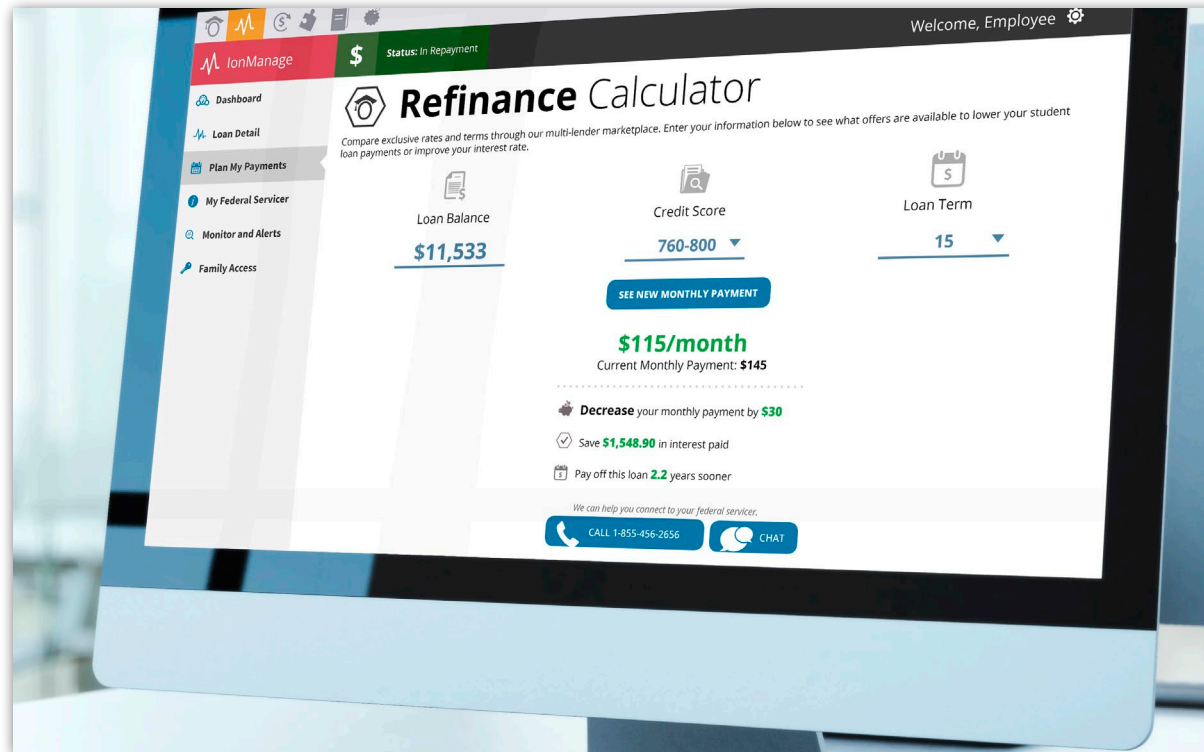


## Student Loan Refinancing

- Unbiased refinance guidance
- Multi-lender searches
- Refinancing calculator
- Offers from community banks and credit unions
- Exclusive rates

## Refinance Student Loans for Lower Monthly Payments

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 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

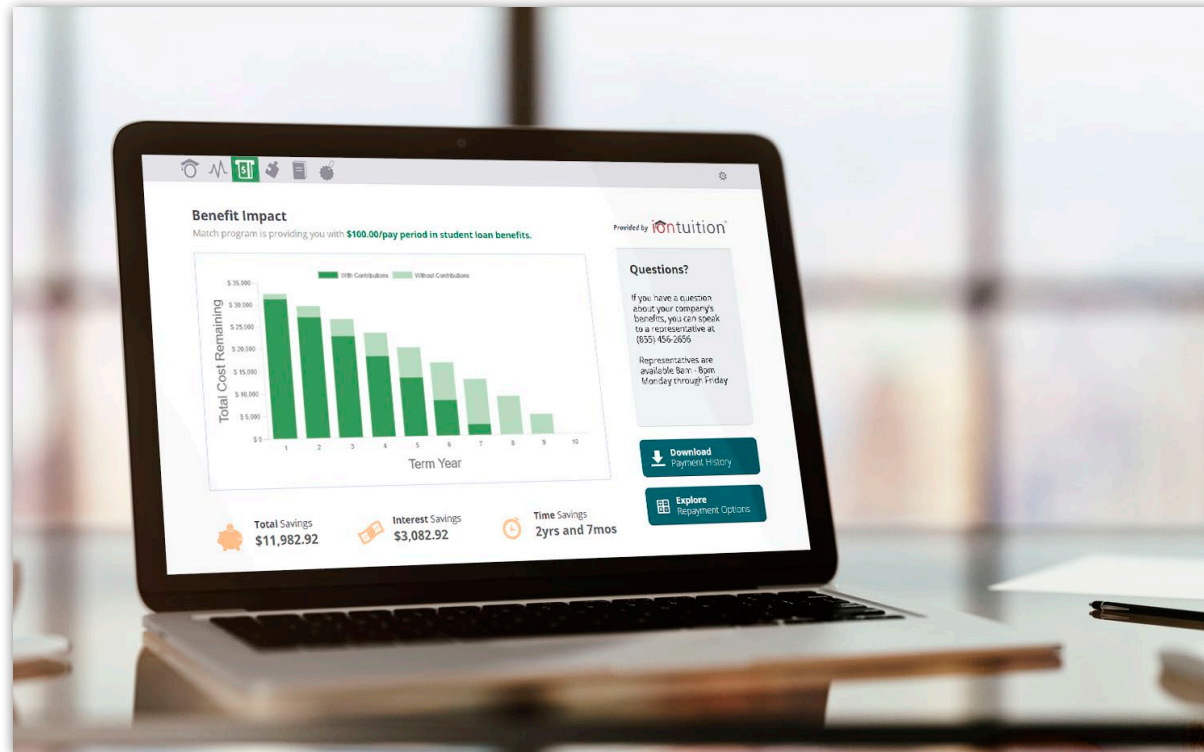


## Student Loan Contributions

- Allocate the \$35 contribution to the loans of your choice

## Employer-Assisted Pay Down of Your Student Debt

Repay your student loan debt faster with help from your employer. IonPay allows you to manage and allocate employer contributions.



### User-Friendly Contribution Management

- » Track contribution totals and adjust amounts at any time
- » Apply contributions to the loans of your choice – pay down high interest/high balance loans first
- » See total savings and value of benefit from your company's contributions

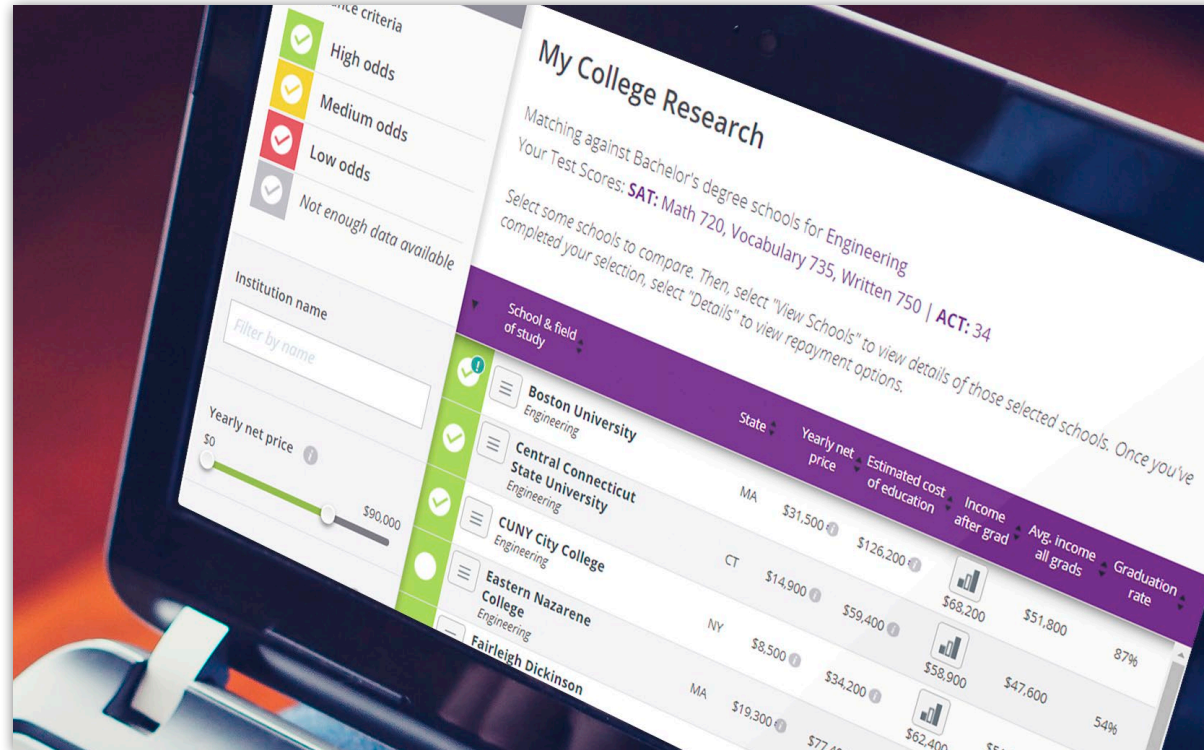


## College Planning

- 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, the Bureau of Labor Statistics and the National Center for Education Statistics



## IonCure

- **Cure negative student loan status**
- **Work with a concierge advisor to walk you through the entire recovery process**

# Default Resolution Services

Recover from negative student loan status with the help of concierge advisors through the **IonCure** premium service.

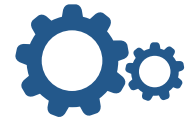
## 01 Identify

If we see that you're in default or if you reply to a survey opting into being contacted, we'll connect with you to begin the recovery process.



## 02 Consult

We'll thoroughly discuss every option (rehabilitation, consolidation, etc.) you have available to resolve your negative loan status.



## 03 Connect

You and your concierge advisor will conference call with your student loan servicer or collection agency to begin the application process.



## 04 Resolve

We'll work with you and handle all paperwork throughout the recovery process until your loan status is back to good standing.



## 05 Manage

We'll help move you into a sustainable repayment plan to avoid re-default.



IonTuition values your privacy and provides a safe, confidential experience to manage your financial wellness. We do not share your personal or loan information with your employer or other third parties without your consent. Communications between you, IonTuition, and third parties (e.g. debt collection agency, loan servicer, etc.) are kept confidential or anonymized where sharing is needed to provide you with requested or necessary services.

For more information, view our Privacy Policy here: <https://www.iontuition.com/privacy/>