

StanleyBlack&Decker

iontuition™

# IonTuition

## Student Loan Benefits

**A Better Way to Repay**



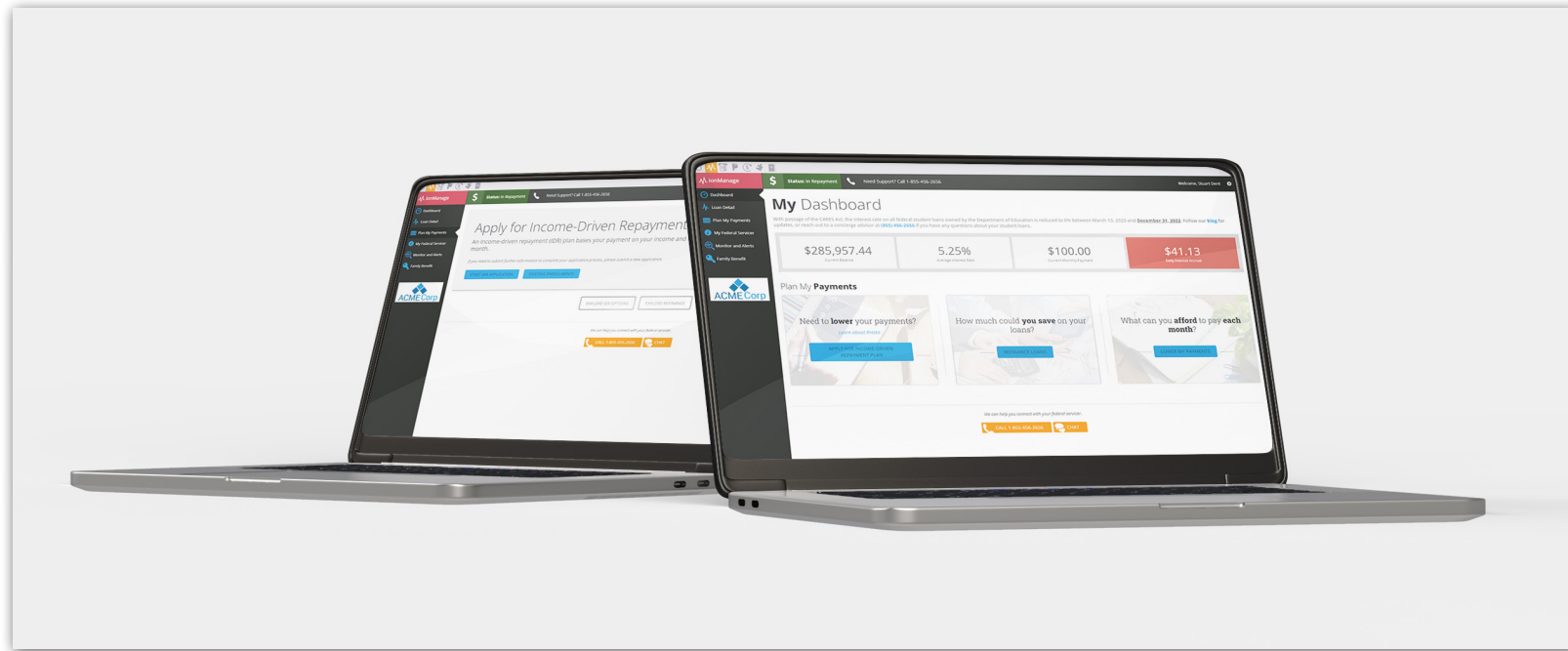


## Loan Management

- 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 your servicers
- » 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
- » Applications directly into all Federal income-driven repayment plans

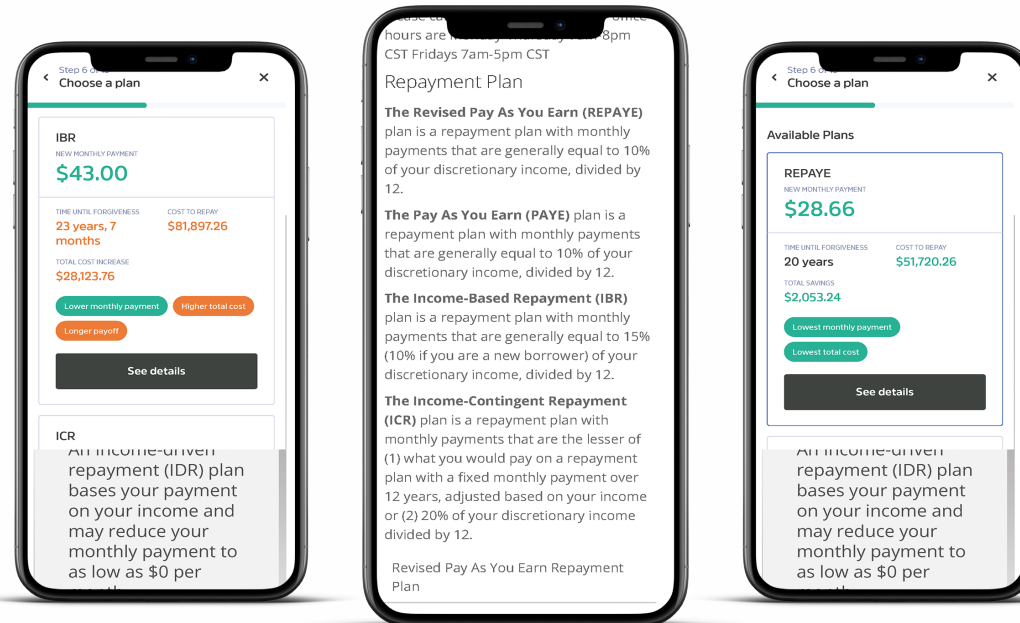


Presto

- See new lower monthly payment, new repayment term, and time until forgiveness
- Apply directly through the IonTuition portal

## Income Driven Repayment Applications

Apply for income-driven repayment plans to lower your monthly payments directly through the IonTuition portal.



### Save Time with Your Servicer and Lower Your Monthly Payment with Presto

- » Compare your monthly savings for each available income-driven repayment plan
- » Apply for the best plan without having to contact your servicer
- » Automatically qualify for loan forgiveness even during repayment pauses
- » Save money each month on your student loans



## 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.

The screenshot shows the 'Family Benefit' settings page in the IonTuition portal. At the top, there's a navigation bar with a dollar sign icon, 'Status: In Repayment', a phone icon, 'Need Support? Call 1-855-456-2656', and 'Welcome, Employee' with a settings gear icon. Below the navigation bar, there's a breadcrumb trail 'Account Settings > Family Access'. The main heading is 'Family Benefit'. Below the heading, there's a sub-heading: '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.' A red button labeled 'ADD AN INDIVIDUAL' is visible. To the right of the text is a circular image of a man and a woman looking at a laptop, with a key icon in the top right corner. Below the image is a disclaimer: 'IonTuition is not responsible for the conduct of individuals you've given access to, as specified in our Terms Of Use.' Below the disclaimer is a table with the following columns: Name, Email, Status, Share Loan Details, and Remove. The table contains one row for 'John Doe' with email 'johndoe@email.com', status 'Pending', a checkmark in the 'Share Loan Details' column, and an 'X' in the 'Remove' column. Below the table, it says '4 of 5 remaining'. At the bottom, there's a note: 'We can help you connect with your federal servicer.' and two orange buttons: 'CALL 1-855-456-2656' and 'CHAT'.

Name	Email	Status	Share Loan Details	Remove
John Doe	johndoe@email.com	Pending	✓	×

### 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

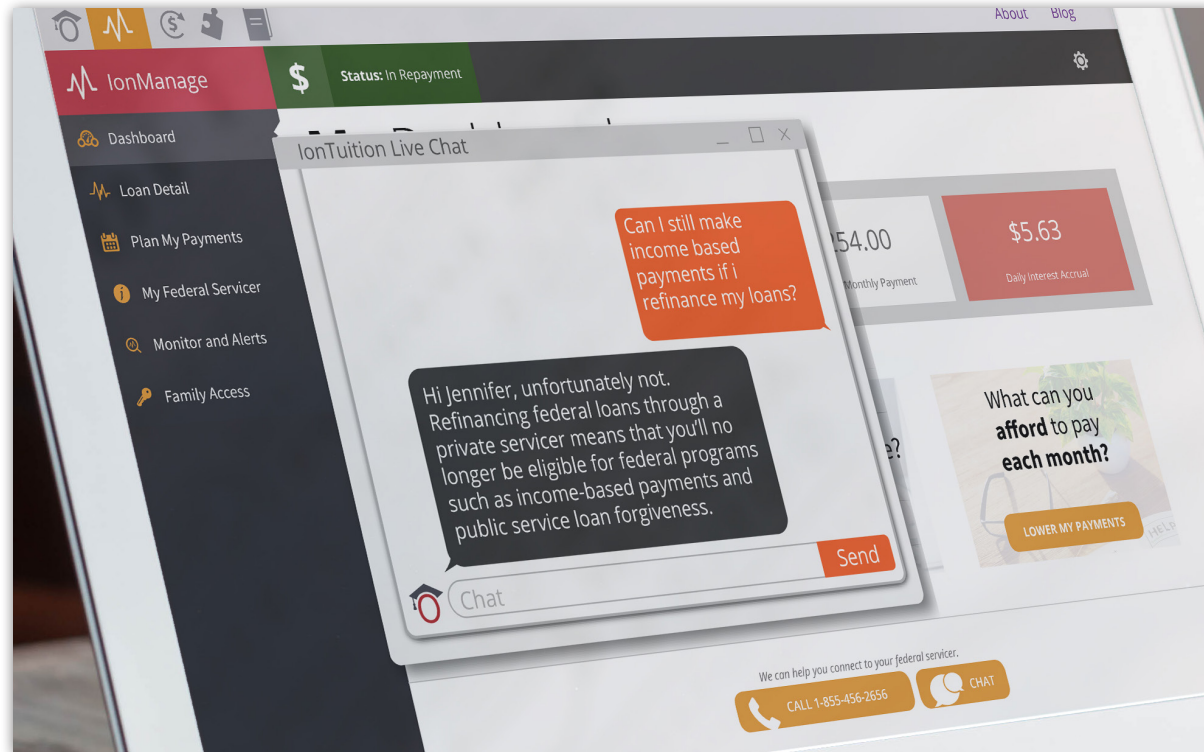


## Concierge Services

- 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

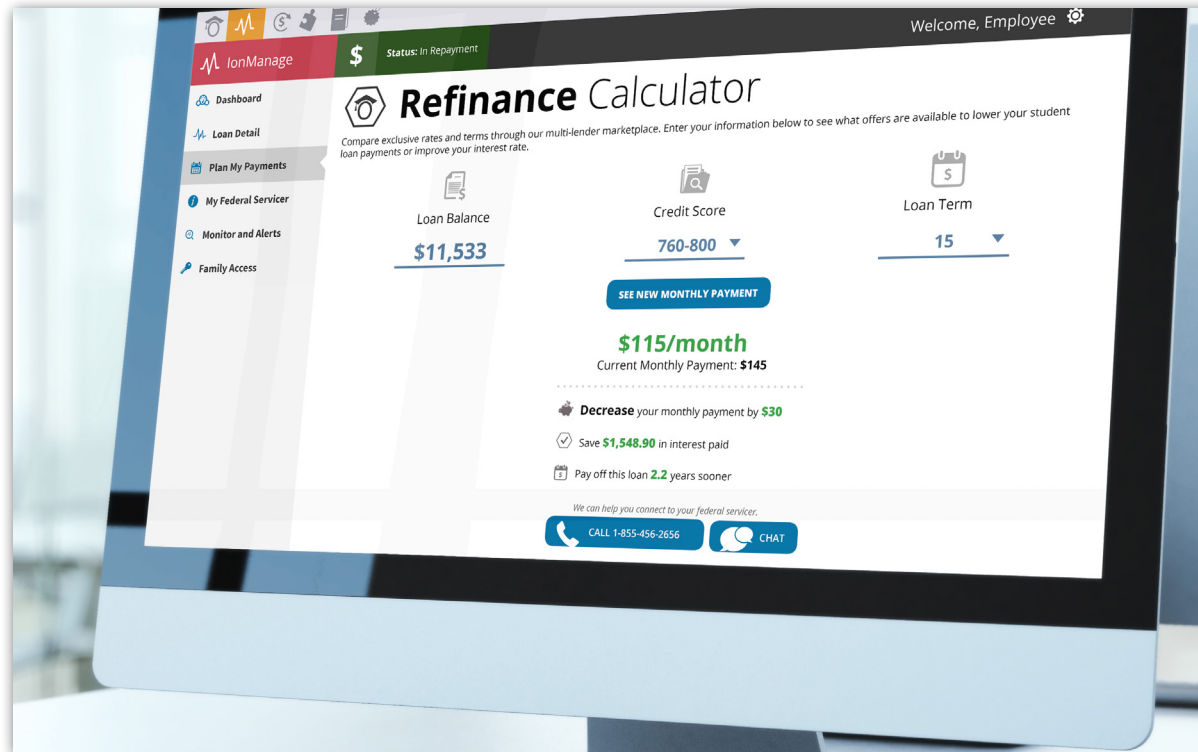


## Student Loan Refinancing

- 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

Note: *During 0% forbearance periods, refinancing offers for Federal loans may be unavailable.*



## 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*