



## A meaningful member benefit

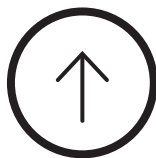
At 1.3 trillion, student loan debt is an issue that is taking center stage in the United States, and many associations are looking to find a solution. StuLo offers a wholistic approach that focuses on financial wellness, student loan debt relief, and credit repair services to provide a solution for all members—and not just those with student loans. Voluntary and low-cost options are available.

Employer-related statistics that support the offering of StuLo as an Association member benefit:



### MILLENNIALS

Largest generation in workforce as of 2015. 67% of student loan holders are age 39 and under (29.5 million). 64% experience financial stress.



### RETENTION

86% would stay with an employer more than 5 years if student loan repayment assistance was offered.



### RECRUITING

Student loan relief benefit is ranked 3rd most important behind health insurance and 401(k) match.



### PRODUCTIVITY

46% spent three or more hours per week dealing with personal financial solutions while at work.



# A financial wellness benefits package for all members

Not just for members with student loans

## FINANCIAL WELLNESS BENEFITS

### FINANCIAL COACHING

*Unlimited telephonic counseling*

Financial guidance with certified/accruited financial counselors. Online financial center with tools and resources.

### ACCIDENT INSURANCE

*Up to \$2,000 for medical expenses plus \$25k AD&D*

Protection for accident caused medical expenses. AD&D included for added protection.

### CREDIT REPAIR CONCIERGE

*Improvements within 30-45 days*

Full-service repair counselors to handle all document preparation and process management service to help improve FICO credit scores.

### IDENTITY THEFT PROTECTION

*Monitoring, resolution, \$1 million insurance*

Access to identity monitoring to help detect fraud and provide restoration services in the event of theft.

## STUDENT LOAN RELIEF BENEFITS

### CONSOLIDATION CONCIERGE

*\$334 average loan payment savings / month*

*\$30K average potential loan forgiveness*

End-to-end service provided by student loan specialists who educate, handle all document preparation and process management services to help with federal loan consolidation and repayment programs.

### REFINANCE MARKETPLACE

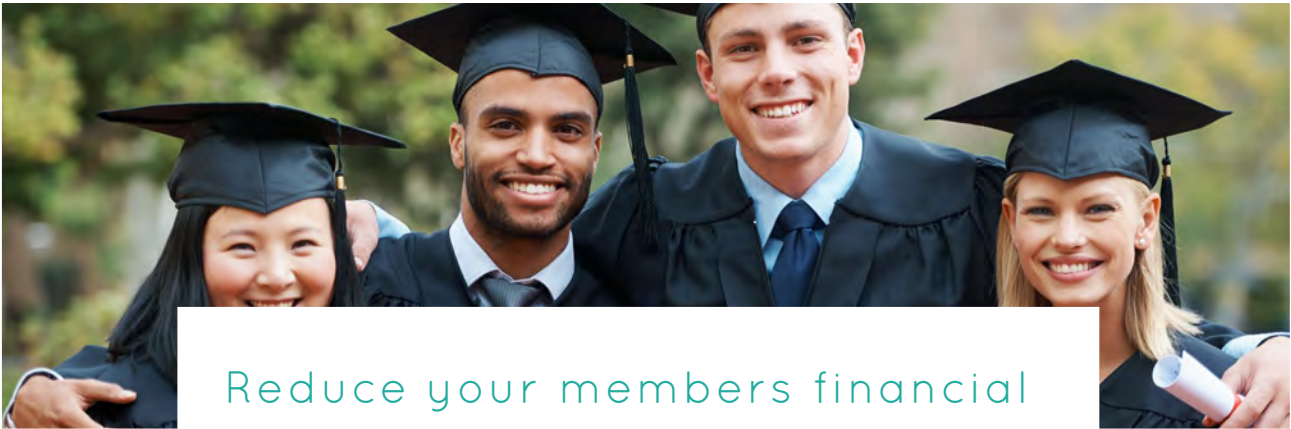
*Up to 40% loan payment reduction*

*Average savings \$15K*

Online platform with access to over 300 community banks and credit unions with instant decisions for private and federal loan refinancing.

Voluntary and low cost options available.

# Why Choose StuLo



Reduce your members financial stress and grow your association.

- Voluntary option requires no budget approval.
- It's one of the top Millennial-requested benefits.
- 70% are stressed about financials.
- Increase well-being with concierge resources.
- Improve your recruiting and retention strategies.
- Media interest is high, so you can leverage the offering for PR.

## An alternative solution to singular-focused student loan repayment assistance benefits.

StuLo is easy for associations to implement because it can be offered on a completely voluntary basis via a member's credit or debit card, or as a low-cost, association-paid benefit. StuLo offers a wholistic approach that focuses on financial wellness, student loan debt relief, and credit repair services to provide a solution for all members—and not just those with student loans.



- 
- Student Loan Consolidation Concierge
  - Student Loan Refinance Marketplace
  - Financial Coaching Concierge Service
  - Credit Repair Concierge Concierge Service
  - Accident Insurance
  - Identity Theft Protection





Decision support tools and a human touch to help members navigate complicated financial issues

#### TELEPHONIC CONCIERGE-LEVEL SERVICE

- Financial coaching
- Full-service federal student loan consolidation
- Private and federal loan refinancing support
- Full-service credit repair specialist
- Pre-sales and post member service for buy-up products

#### TECHNOLOGY SERVICE

- Financial education, calculators, and budgeting tools
- StuLo program education and decision support tools
- Instant online decision for student loan refinancing
- Member portal for benefit descriptions and pricing
- Online enrollment for member buy-up products

**71%**  
of today's  
Millennials  
workforce prefer  
to speak to  
someone about  
their benefit  
options over the  
phone.



# How to Offer StuLo to Your Members



## FLEXIBLE ASSOCIATION OFFERING STRATEGIES

*Offer a meaningful benefit to your members. StuLo is a package of financial wellness benefits that provides the best benefit value in the marketplace for financial wellness and student loan debt relief.*

1

**Choose from the two options below: either no-cost or association-paid.**

Voluntary     Comprehensive

### VOLUNTARY

**\$0**  
PMPM

- Consolidation Concierge**  
\$650 MBR Paid
- Credit Repair Concierge**  
\$650 MBR Paid
- Refinance Marketplace**  
Included for all MBRs
- Identity Theft**  
\$6 / month MBR Buy-Up

### COMPREHENSIVE

**\$0.25\***  
PMPM

**+ Financial Coaching**  
Included for all MBRs

**Consolidation Concierge**  
\$600 MBR Paid or \$550 ASSOC Paid

**Credit Repair Concierge**  
\$600 MBR Paid or \$550 ASSOC Paid

**Refinance Marketplace**  
Included for all MBRs

**Identity Theft**  
\$6 / month MBR Buy-Up

2

**Complete the StuLo Group Application Form (available upon request).**

3

**Choose a method to communicate StuLo to your members.**



**BENEFITS  
ADMINISTRATION SYSTEM**

If your benefit enrollment is through an exchange platform, you can load and communicate StuLo on your system as an informational benefit that is available to all your members. Enrollment election is not required. A simple data file for all eligible members will be provided to StuLo for member portal activation and a welcome email.



**DIRECT  
EMAIL ACTIVATION**

If StuLo is not included on your benefit enrollment exchange platform, then a simple data file for all members will be provided to StuLo for member portal activation and a welcome email.



**ASSOCIATION  
ANNOUNCEMENT**

If StuLo is not included on your benefit enrollment exchange platform and email addresses are not available for members, then website content, link, and PDF marketing flyers can be provided to association for distribution to members through existing communication channels.

4

**Choose a simple ongoing administration option.**

**FOR VOLUNTARY OPTIONS**

Members will be billed for services directly through their individual credit/debit card.

**FOR MEMBER-PAID OPTIONS**

Associations will self-bill or be provided a list bill for all enrolled members and for services performed.

Members will have access to member portal for account self-service. Standard reporting of success metrics for association is included.





## About

Student Markets Group Inc.—which is majority-owned by Coterie Advisory Group Inc.—is the national program manager for the StuLo benefit program.

The companies provide consultative services and product solutions that are dedicated to helping consumers in the insurance and benefits industry, including the rising concerns of affordable health insurance and student loan debt relief.

StuLo is an employee benefit and association-member benefit program focused on: financial wellness, student loan debt relief, and credit repair services. The benefit program takes a holistic approach to providing a financial wellness benefit for all employees and members—not just a benefit to help student loan holders only. The aggregation of financial related benefits include: general financial coaching and online tools, concierge services to help with federal student loan consolidation enrollment, private student loan refinancing marketplace, concierge services to help with credit repair, accident insurance, identity theft security, and other financial related insurance benefits and non-insurance services. As an alternative to a student loan repayment assistance benefit, StuLo provides significantly more benefit value at little to no cost to the employer or association.

Our packages of consumer-centric insurance and non-insurance programs solve real-world problems, make a meaningful difference in consumers' lives, and have a track record of being market-leading and market-changing.

## REQUEST YOUR PROPOSAL TODAY!

Make a meaningful difference in your members' lives.

Contact your benefits broker or learn more about offering StuLo at

[www.StuLoWellness.com](http://www.StuLoWellness.com), emailing us at [info@stulowellness.com](mailto:info@stulowellness.com), or by calling 602-888-8144.

Not all products may be available in all states.