Inside your Candidly® benefit

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Move beyond student debt and into wellness and wealth with the Empower Student Debt Solution, powered by Candidly.

To access the Candidly platform, first **log in to your Empower account**. Then, navigate to **'Planning'** and select **'Student Debt Solution'**.

Candidly Core

Self-serve tools that help you reach your goals — no matter where you are or where you want to go.

529 Plan Finder

Discover and compare 529 Plans for smarter college savings.

Smart Payments

Pay off student debt faster with spare change, and seamlessly make one-time or recurring payments.

Private Student Loan Finder

Tap into a network of trusted lending partners to choose the best-priced borrowing option.

Federal Repayment Plan Optimizer

In just minutes, you can discover, compare, and enroll in federal repayment plans, which may lead to a lower monthly payment.

Student Loan Refinancing Finder

Compare lender offers side-by-side to potentially find a lower interest rate.

Premium Benefits

Reach your goals even faster with premium tools and services sponsored by your employer.

Student Loan Retirement Match

Build retirement savings just by making your monthly student loan payments.

Coaching

Meet with a Certified Student Loan Professional to get personalized guidance and actionable insights.

Plus:

- AI-driven, personalized guidance
- Expert-crafted content
- Real-time progress tracking

Questions? Contact the Candidly Support team at help@getcandidly.com

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Save for retirement while you pay down your student loan debt

As part of **the Empower Student Debt Solution, powered by Candidly**, your employer is offering a student loan retirement match benefit! When you enroll in this program, your employer will match your qualified student loan payments with contributions to your retirement savings plan – up to your designated maximum amount within your company's current program.

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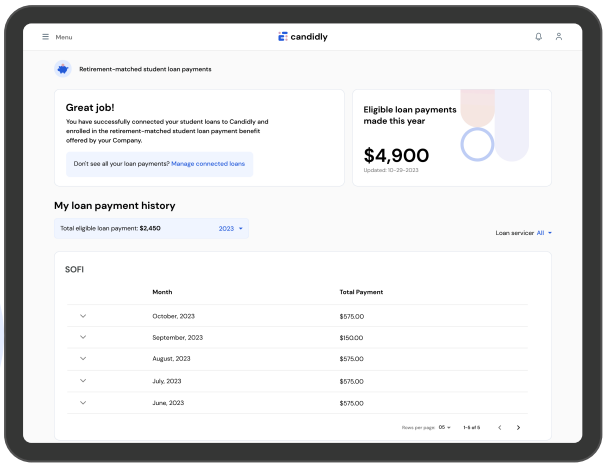
How it works

1. **Get enrolled:** Activate or sign into your Candidly account and select 'Retirement Match' from the left-hand menu. Then, follow the prompts to learn more about the benefit and connect your student loan accounts.
2. **Track your progress:** As you make payments to your connected loans, Candidly will track your payment history in the Retirement Match dashboard.
3. **Get matched:** Your employer will process and distribute your matched contribution to your retirement account on an annual basis.



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Have questions about your student debt? Get help from an expert.

As part of **the Empower Student Debt Solution, powered by Candidly**, you can get one-on-one guidance from a certified expert — no matter where you are in your repayment journey.

To access the Candidly platform, first **log in to your Empower account**. Then, navigate to **'Planning'** and select **'Student Debt Solution'**.

What to expect

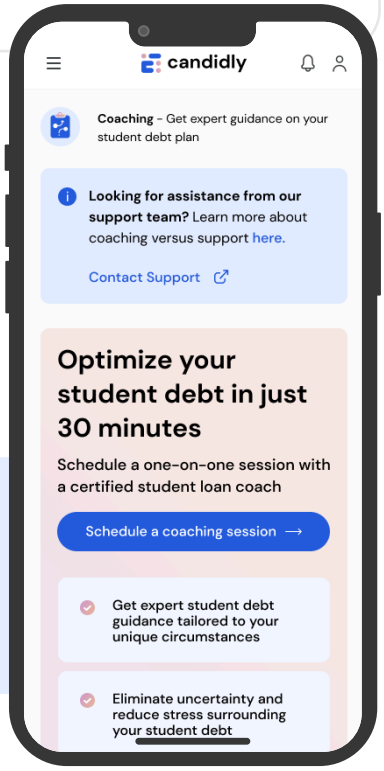
Trusted expertise: Candidly's coaches are Certified Student Loan Professionals, the gold standard in student debt expertise.

Personalized guidance: Your coach will take the time to understand your objectives — whether that's optimizing your repayment plan, consolidating your loans, prioritizing payoff with other financial goals, or anything in between.

Actionable insights: You'll leave your coaching session with the clarity and confidence you need to take your next steps.

How to schedule with a Candidly coach:

- Please log in wherever you access the Candidly platform.
- Click on the menu in the upper left-hand corner of your dashboard and select **'Coaching.'**
- Select **'Schedule a coaching session'** to schedule your appointment and share your background. Make sure you have your MyStudentData (MSD) file on hand.



Candidly users report a 77% increase in confidence after their coaching session.*

** Based on survey data from internal Candidly coaching users between December 2023 and January 2024.*

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