



# THE BEST OPPORTUNITY FOR THE BENEFITS CONSULTANT IN OVER A DECADE

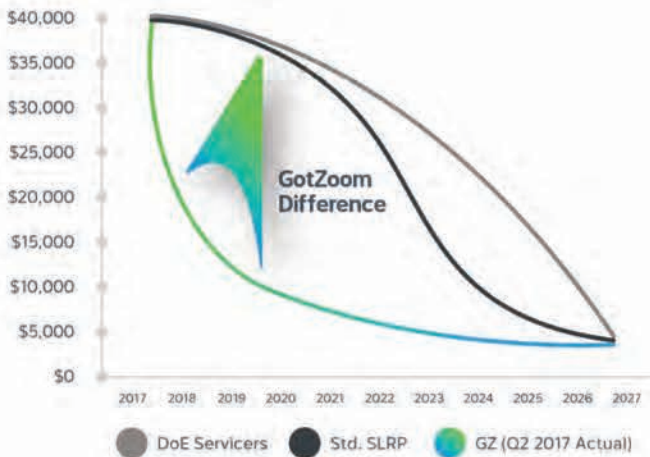
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888.786.6162



# The Most Effective Recruiting and Retention Benefit Available

## GotZoom Effect: Student Debt Reduction



## A Better Model

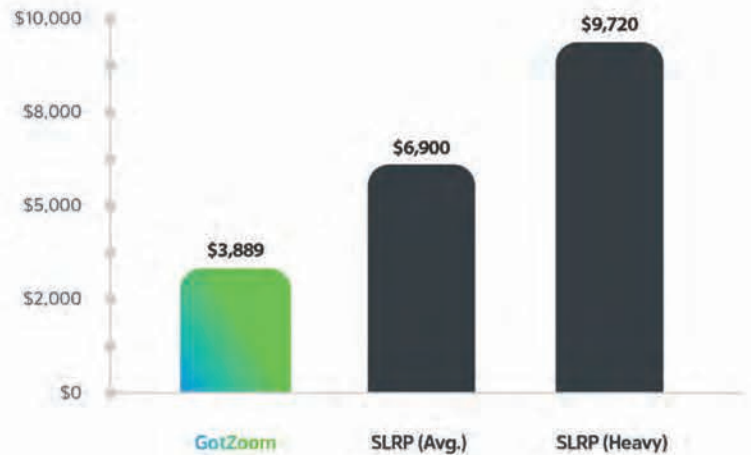
### Better Results:

GotZoom delivers more. In 2017, the savings realized by our clients increased again to 65% average debt reduction.

### Multiple Benefits:

Reducing the employee's 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



# 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



### What's GotZoom?

- The best student loan benefit available
- Seven year performance record



### Why We're Better?

Large student debt reduction achieved with federal repayment or forgiveness programs:

- Provides employee immediate relief
- Costs employer significantly less



### Consultant Benefits

- Exceptional economics
- An unmatched prospecting tool and good news message
- OEP does not constrain GotZoom sell-in



### Employer Benefits

- Retention: equates to a 5% - 20% raise
- Recruitment: 83% of millennials seek a student loan benefit
- Value: 3-year ROI 140%



### Employee Benefit

- Average student debt reduction of 65%
- Upfront visibility of savings