

Quick Benefit Guide: Loan Relief™



Preble County is pleased to provide the voluntary Loan Relief benefit to all team members. This benefit is intended to help improve the financial well-being of team members who have student loans.

Who Is Eligible?: All benefit eligible team members at Preble County can participate in the Loan Relief benefit. It is a household benefit, so your family members can also participate in this benefit.

What Is the Benefit?: We have partnered with a student loan expert, Fiducius, to help you take control of your student loans. They provide education and support on three loan restructuring options:

Forgive

- Lower monthly payment and receive forgiveness through the federal Public Service Loan Forgiveness (PSLF) Program
- Must work full-time at a not-for-profit and make 120 qualifying payments
- Any balance remaining after 120 payments will be forgiven tax free

ReFi

- Lower rates and improve payment schedule via private refinance
- Partners LendKey and Pentagon Federal Credit Union
- Better rates and custom amortization
- Ideal for those with good credit who don't qualify for PSLF

SimpliFi

- Consolidate loans and lower payments
- Maintain Department of Education loan structure benefits (disability, forbearance, etc.)
- Help those with bad credit rebuild their credit and eventually consider ReFi and/or Forgive

How Does It Work? Enrolling in the Loan Relief benefit is straightforward:



1. Evaluate

Complete online assessment and learn your options with our Virtual Advisor in just 5 minutes



2. Educate

Work virtually with an actual Advisor to develop your personalized student loan plan.



3. Execute Plan

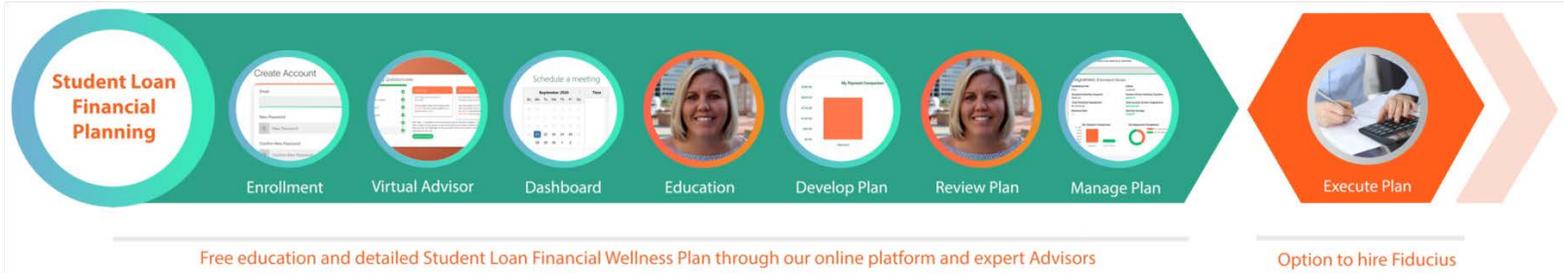
Implement your new plan either by yourself or with help from the experts at Fiducius

The detailed plan is complimentary; as with other voluntary benefits, like life insurance, you only pay Fiducius if you choose to use their services to implement your plan.

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What is the Student Loan Financial Planning Process?

Your situation is unique and requires personalized assistance. Through a combination of easy-to-use technology and expert Advisors, you'll be fully educated and receive your personal plan.



How Does My Student Loan Financial Wellness Plan Help? Your personal financial plan is just that; a plan built specifically for you, considering your unique education and financial situation. Inputs include income, tax filing, benefit choices, education planning and life events, such as having children. The plan provides detailed financial modeling to show you your future financial wellness.

How Do I Get Started? Registering for the Loan Relief benefit is easy:

1 Login to the MyFiducius Portal

Visit the registration page to set your password and create your account:

 <https://pcesc.myfiducius.com/register>

If you have trouble logging in, send an email to LoginAssistance@GetFiducius.com, put "Preble County" in the subject line, and provide a brief description of the problem. Your Fiducius Support Services team will be glad to help you resolve the issue.

2 Complete Initial Screening

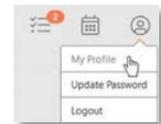
Answer basic screening questions to learn your initial loan options in just 5-6 minutes

3 Schedule Advisor Consultation

At your convenience, discuss your results and next steps with an expert Advisor

4 Update Profile Information

Update contact details in profile settings before your Advisor meeting



If you have already created your account, login at <https://pcesc.myfiducius.com/login>