


<p>45M</p> <p>AMERICANS WITH STUDENT DEBT</p>	<p>\$5,250</p> <p>TAX-FREE PER EMPLOYEE / YEAR</p>	<p>7.65%</p> <p>PAYROLL TAX SAVED BY EMPLOYER</p>	<p>86%</p> <p>WOULD STAY 5+ YEARS WITH THIS BENEFIT</p>
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THE NEW STANDARD IN EMPLOYEE BENEFITS

Thrive delivers the flexibility today's workforce expects, supporting multiple financial needs within a single benefit. Employers who offer it stand out; those who don't risk falling behind in attracting and retaining talent.

FOUR PROGRAM OPTIONS

 **Flexible Match**
Mirrors your Retirement Plan match. Employees allocate unused dollars to student loans, 529, or emergency savings.

Employer Pay
Set a flat monthly amount per employee directed to their chosen Thrive accounts

Employer Match
Match a percentage of employee contributions toward chosen Thrive accounts.

SECURE Act 2.0
Student loan payments trigger an employer retirement match - reduce debt and build retirement.

SIMPLE PRICING

One-Time Implementation	\$2,500
Per Enrolled Participant / month	\$6.95
Monthly Minimum	\$300 / mo

Employer payroll tax savings (7.65% of contributions) typically offset the full platform cost.

WHAT THRIVE DOES

- **Employees choose their allocation** – student loans, 529, emergency savings, or retirement – updated anytime
- **Thrive handles everything** – end-to-end administration, including eligibility, enrollment, monthly calculations, and secure fund transfers
- **Automated monthly payments** directly to registered accounts within 3 business days
- **Zero HR overhead** – the employer uploads one payroll file, Thrive does the rest

WHY EMPLOYERS CHOOSE THRIVE

- Support a multigenerational workforce with benefits that resonate
- Maximize your budget with flexible, multi-purpose financial support
- Built with SOC 2-compliant, enterprise-level security
- Rapid implementation with a streamlined onboarding experience

“What stood out with Thrive is how relevant it is to every employee. It’s rare to find a benefit that resonates across generations like this.”

Mental Health Practice, VA