

Payroll Deduction Option

The myKlovr Educational Planning Benefit

What is the myKlovr Educational Planning Benefit?

- ✓ The first ever employee educational planning benefit for employees' college-bound high school children starting in the 9th grade
- ✓ An educational resource to maximize the college admission chances for your children in an efficient and cost-effective manner
- ✓ A personalized, algorithm-driven, 24/7 virtual college counselor and platform at a fraction of private college counseling cost

38

minutes of individual college-related advice is given to a public high school student per year¹

Why is the myKlovr Educational Planning Benefit important?

- A college education is a prerequisite for a rewarding career in the age of globalization and automation
- The competitiveness of college admissions has increased exponentially, with approx. 850 applications per college admissions officer
- Most parents and their high school children find it difficult to navigate a very complex college application process
- High school counselors are over-stretched and often don't have the necessary resources or the depth of myKlovr's analysis
- Private college counseling, costing thousands of dollars, is far too expensive for the average American family



What does the myKlovr Educational Planning Benefit provide?

- Maximizes the likelihood of a student being admitted to the colleges and universities of their choosing
- Identifies personal and academic opportunities at an early stage and recommends specific and actionable steps to address them
- Provides a student and their parents with a personalized blueprint to achieve goals and tracks the progress
- Provides a platform for assembling a student's college application portfolio, and assists a student and their parents in evaluating and selecting desired colleges and universities
- Connects a student with specific resources and educational professionals for areas requiring improvement



How do I sign up for the myKlovr Educational Planning Benefit?

- Fill out the attached election form for payroll withholding
- Every month a specific amount will be withheld on an after-tax basis from your paycheck
- Your child and you sign up for myKlovr online using an employer-specific code
- Your child begins the process by completing the academic, personal, and professional parts of their online student portfolio

Contact Us



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myKlovr Election Form Payroll Deduction Option

EMPLOYEE NAME	
ADDRESS	
CITY, STATE, ZIP CODE	
EMPLOYEE ID NUMBER	
DATE OF HIRE	
DATE OF BIRTH	

1. You are hereby authorized to reduce my regular wages, on an after-tax basis, by \$_____ each pay period to enroll me in the myKlovr Educational Planning Benefit. The amount entered may not be more than 100% of my compensation, and I understand that this election will not become effective until the next administratively feasible payroll period after I submit this agreement.
2. I understand that I may elect to start, increase or reduce my elections effective as of the dates established pursuant to the administrator's procedures.
3. I understand that the election indicated on this agreement will continue into succeeding years unless I revoke or change the election in accordance with the Administrator's procedures or unless the program ends.
If my employment with _____ (Name of Employer) terminates, I understand that I must notify myKlovr of my employment termination date within 15 days of that date so that myKlovr can continue the services and provide me with any appropriate transitions adjusting the monthly rate to the then applicable non-corporate rate.
4. I understand that this agreement supersedes and nullifies any prior agreement under this Educational Planning Benefits.

Dated: _____

By: _____
Employee Signature

Print

Election form received and processed to be effective as of _____, 20 _____

Dated: _____

By: _____
Administrator Signature

Print