Explanation and Election Form

THE MYKIOVY EDUCATIONAL PLANNING BENEFIT

What is the myKlovr Educational Planning Benefit?

- It's the first ever employee educational planning benefit of its kind for employees and their families
- It's inexpensive and assists you from the college admissions process to professional development you are provided with an educational resource to maximize the college admission process for you or your children in an efficient and cost-effective manner
- It's a personalized, algorithm-driven, 24/7 college counseling benefit at a fraction of commercial or professional college counseling cost

Why is the myKlovr Educational Planning Benefit important?

- A college education is a prerequisite for a rewarding career that has the potential for advancement in today's sophisticated marketplace yet most people find it difficult to navigate a very complex college application process, many people don't know how to distinguish between application materials and admission criteria, and most people spend too much time on the process and pay too much in application fees
- High school counselors don't have the necessary resources or the depth of myKlovr's analysis, and college counseling is far too expensive for the average American family and still doesn't have the impact of myKlovr

A public high school student receives approx. 38 min of college advising per year (National Association for College Admission Counseling, 2005)

What does the myKlovr Educational Planning Benefit actually provide?

- It's designed by data scientists for college-bound students (useful as early as the 9th grade) and maximizes the likelihood of a student being admitted to the colleges and universities of their choosing
- It identifies personal and academic deficiencies at an early stage (via proprietary assessment testing) and recommends specific and actionable intelligence steps to address them
- It connects your student with specific resources and educational professionals for areas requiring improvement and provides the student and parents with a personalized blueprint to achieve goals and tracks their progress
- It adjusts the student's personalized blueprint and recommendations based on actual data results, it provides a unique platform for assembling a student's college application portfolio, and assists students and their parents in evaluating and selecting desired colleges and universities
- It connects students with suitable options for financing vehicles, scholarships, and internships

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

- You simply fill out the attached election form for payroll withholding to pay for the benefit by having it withdrawn, on an after-tax basis, from you paychecks
- Each paycheck, \$____ will be withheld to pay for the benefit
- After you are registered for the myKlovr Educational Planning Benefit, you simply have the student-user begin the online process by completing the academic, personal, and professional assessments
- The student-user then continues to work through the online modules for information, results, feedback, assessments, options, and the remaining educational planning benefits

Contact us

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PARTICIPANT NAME				
ADDRESS				
CITY, STATE, ZIP				
EMPLOYEE ID NUMBER				
DATE OF HIRE				
DATE OF BIRTH				
 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. I understand that I may elect to start, increase or reduce my elections effective as of the dates established 				
I understand that I may elect pursuant to Administrator pre		educe my elections effective as	of the dates established	
3. I understand that the election unless I revoke or change the		reement will continue into succ ce with the Administrator's pro	_	
4. I understand that this agreen Planning Benefit.	nent supersedes and n	nullifies any prior agreements t	under this Educational	
Dated:	By:			
		Employee Signature		
Election form received and processed to be effective as of, 201				
Dated:	By:			
Administrator Signature			re	