



FOCUS4FINANCIAL EDUCATES EMPLOYERS ON AN INNOVATIVE NEW STUDENT LOAN DEBT BENEFIT FOR THEIR EMPLOYEES

PITTSBURGH -- May 2019 -- FOCUS4Financial (F4F), a corporate retirement and investment planning firm, recently announced a partnership with Thrive Flexible Matching of Cleveland, Ohio. Thrive offers an innovative new employee benefit student loan solution to employers for their employees. By utilizing an existing benefit, the employers can deploy a meaningful student loan debt benefit that is also budget neutral.

The Thrive Flexible Matching student loan debt solution is believed to be the first program of its kind nationally that integrates the employee's contribution and the employer match from their company's 401(k) or 403(b) plan, enabling eligible employees to effectively re-allocate a portion of their retirement plan contribution and company match directly toward student loan debt.

"Today recruiting excellent talent has become more of a challenge, and new employers are looking to how they will differentiate," said Gary Casciola, Principal, FOCUS4Financial. "Helping employees lower long-term debt while simultaneously saving for a secure retirement is the best of both worlds and aligns with our overall objective of improving retirement planning outcomes," said Bob Malcolm, Principal, FOCUS4Financial.

Employers can deploy the Thrive Flexible Matching program without requiring any amendments to their underlying retirement plan documents or changes to their existing retirement plan vendor relationship. The program operates as a Non-ERISA "side-car" benefit to a company's existing 401(k) or 403(b) plan and is free of any fiduciary conflict. Once deployed, it provides participating employees more control of how their retirement plan dollars and company match (if applicable) are allocated; either completely towards their Retirement Savings or completely towards their Student Loan debt, or towards a combination of both plans simultaneously.

"I am very pleased to be working with the FOCUS4 Financial team," says David Krasnow, CEO, Thrive Flexible Matching. "Their specialization and dedication to the retirement plan market are second to no one. Their commitment towards participant services and financial wellness make them an ideal partner."

About FOCUS4Financial

F4F develops for its clients a financial life plan, aligned with retirement goals. F4F's foundation is based on literacy and education and provides no-obligation, risk-free workshops to help educate employers and employees on their most suitable retirement options and plan for a financially sound future. F4F is headquartered in Carnegie, PA.

About Thrive Flexible Matching

Thrive was formed to aid and benefit employees struggling with Federal student loan debt. Thrive offer borrowers a solution to eliminating their student loan debt while also saving for retirement and a customized employer-assisted student loan repayment programs to employers looking to build highly competitive, differentiated benefits packages.

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