

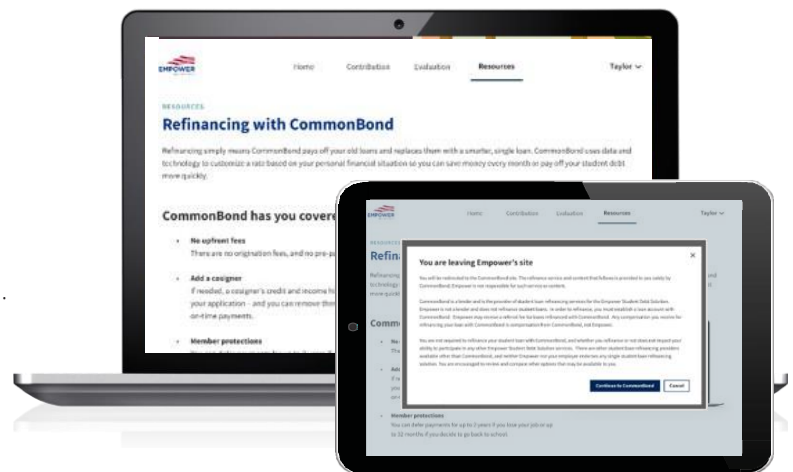


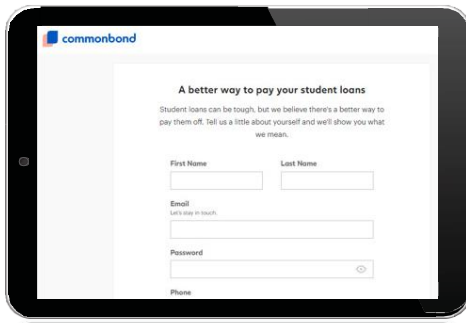
Your direct access to student loan refinancing solutions

The Empower Student Debt Solution gives you the help you've been waiting for. International Dairy Queen, Inc. Retirement Savings Plan has teamed up with Empower Retirement and CommonBond to bring you a solution designed to help you tackle your student debt.

Refinancing powered by CommonBond

You now have the option to refinance directly with CommonBond, a single (direct) refinancing lender, at no cost to you. Simply log in to your account, select *My Financial Path*, and click *Learn more* under *Empower Student Debt Solution* to get started. And if you decide to refinance with CommonBond, they'll give you \$100 when you close your new student loan.





Student loan refinancing requirements

- A college degree from a four-year, not-for-profit college
- A credit score of 660 or higher (cosigner option available)
- U.S. citizenship, permanent residency or work visa
- Verified employment status

CommonBond provides industry-leading protections

- Forbearance: You can pause payments for up to 24 months if you run into financial hardship.
- Academic deferment: You can defer payments for up to 32 months.
- No pre-payment penalties: You can make payments as early or as often as you like without penalty.
- Death and disability forgiveness: In the event of death or total and permanent disability, CommonBond will forgive the loan, and the loan won't be passed on to anyone else (even if there is a cosigner).

Our goal is to help you reach yours.

For more information about the Empower Student Debt Solution, visit empowermyretirement.com.

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