YOUR FUTURE READY BENEFITS COMMUNICATION KIT.

HOW TO USE IT:

Simply choose the resource that best fits your needs and drop it into your own channels. Be sure to update the placeholder copy (ex: **[COMPANY NAME]**) so the message feels personal to your team. Our goal is to help you share these education affordability resources while adding as little work to your to-do list as possible.

WHAT'S INCLUDED:

→ **Formal Email Template:**
Best for introducing these resources in professional environments where a polished, official tone is the standard.

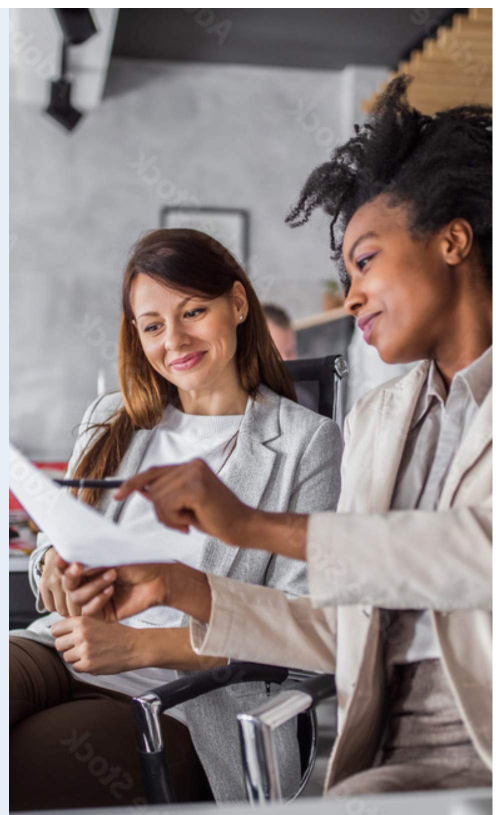
→ **Casual Email Template:**
Best for introducing these resources to organizations that prefer a warmer, more conversational style of communication.

→ **Newsletter/Intranet Blurb:**
A short, punchy update for your internal site or staff newsletter.

→ **Employer One-Pager:**
Use this to make the case to leadership for offering Future Ready Benefits at your company.

→ **Employee One-Pager:**
Post this in break rooms and common areas to let your team know Future Ready Benefits are available to them.

→ **Maine's 529 Education Savings Plan One-Pager:**
Use this to give your team a clear overview of Maine's 529 Education Savings Plan, their account options, and Maine resident grants to build on their savings.



FUTURE READY BENEFITS

FORMAL EMAIL TEMPLATE

FAME

SUBJECT LINE:

We've partnered with FAME to offer you expert guidance to prepare for education costs.

Dear Team,

At **[COMPANY NAME]**, we know that managing the cost of higher education is a vital part of your overall well-being and long-term security. That is why we are pleased to share our partnership with FAME (Finance Authority of Maine) to provide you with a suite of free-to-use education affordability tools and expert support.

Through this partnership, you have direct access to resources designed to help you:

- **Plan and pay for education:** Get help planning for the path ahead or managing existing student debt.
- **Grow your education fund:** Learn how the Maine's 529 Education Savings Plan, the $500 Alfond Grant, and matching grants for Maine residents can help you save for the future.
- **Practical financial skills:** Tools and courses to help with budgeting, student loans, and more at no charge.
- **Get expert guidance:** Speak with an Education Affordability Counselor in-person or virtually for one-on-one help with your specific goals.

These resources are completely free to use, and any sessions you book are strictly confidential. We sincerely encourage you to take advantage of this benefit.

To get started, explore our Future Ready Benefits hub or book a free appointment with a FAME Education Affordability Counselor.

Best regards,

[SENDER NAME]
[COMPANY NAME]

FUTURE READY BENEFITS

CASUAL EMAIL TEMPLATE

FAME

SUBJECT LINE:

We've teamed with FAME to help you manage your finances.

Hi Team,

We know that figuring out how to pay for higher education can be a lot to navigate for anyone, so we've teamed up with FAME (Finance Authority of Maine) to help.

Whether you need help tackling existing student loans or saving for your child's future education, the resources included in the Future Ready Benefits toolkit can give you the clarity and support you need to get a handle on things. These tools are completely free to use, and any advice you get is strictly confidential.

Here's what they can help you with:

- **Planning and paying for education:** Get help navigating the path ahead or managing existing student debt.
- **Saving for college:** Learn how Maine's 529 Education Savings Plan, the $500 Alfond Grant, and matching grants for Maine residents can help.
- **Practical financial skills:** Use these free tools and courses to help you budget for tuition, manage school expenses, and more.
- **Expert guidance:** Talk to a real person in-person or virtually for confidential, one-on-one help affording for higher education.

Check out our Future Ready Benefits hub to see what's available or book a free appointment with a FAME Education Affordability Counselor.

Best,

[SENDER NAME]
[COMPANY NAME]

FUTURE READY BENEFITS

NEWSLETTER/ INTRANET BLURB

Your free education affordability resources are here.

We've partnered with FAME (Finance Authority of Maine) to bring you Future Ready Benefits—a suite of tools available at no charge to help you plan for education costs, manage student debt, and save for the future.

Your Future Ready Benefits include:

- **One-on-one guidance:** Talk to a FAME expert in-person or virtually and get advice on affording higher education.
- **Education savings help:** Learn about Maine's 529 Education Savings Plan, matching grants, and more.
- **Practical financial tools:** Online courses for tuition budgeting, dealing with student debt, and building a plan for affording education.

This support is 100% free and confidential for all employees to use. You can explore resources at your own pace or talk to a real person for specific advice.

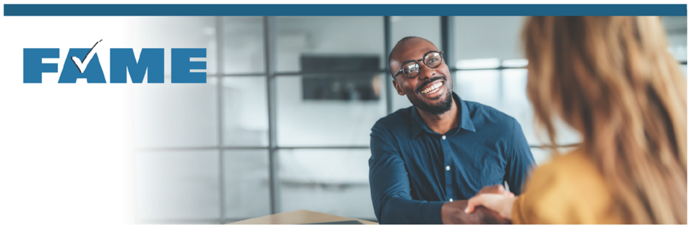
Explore our Future Ready Benefits hub or book a free appointment with a FAME Education Affordability Counselor.

FUTURE READY BENEFITS

EMPLOYER ONE-PAGER

Use this one-pager to start the internal conversation—the ROI data gives decision-makers the business justification they need, and the free access, turnkey model addresses the most common objections before they come up.

(SIDE ONE)



FUTURE READY BENEFITS

WE KNOW EMPLOYEES ARE STRESSED ABOUT THE COST OF EDUCATION. WE CAN HELP.

We've put these tools together to help your people and your business.

HOW FINANCIAL WELLNESS IMPACTS THE WORKPLACE.

WHAT THE NUMBERS SAY	WHAT IT MEANS FOR YOU
56% of employees dealing with financial stress lose 3+ hours of work time per week on money issues.[1]	**Over 150 hours** of productive capacity lost annually per employee doing "on the clock" financial troubleshooting.
69% of employees are less likely to actively search for a new job when they feel their organization cares about their overall wellbeing.[2]	**You keep your best people longer** and avoid the 1.5x–2x salary cost of finding and training their replacements.
60% of employees say financial wellbeing is the single most important area where they want help from their employer.[3]	**A direct opportunity to close the gap** on what your team is asking for and stand out to new talent in a competitive market.

Support your team with FUTURE READY BENEFITS

As a Maine state authority, FAME is a trusted partner—not a private vendor focused on a bottom line. That's why Future Ready Benefits are available at no charge to you or your employees. We created this toolkit to provide your staff with a full suite of resources to help them navigate the cost of higher education. And because it's already built, it's much more manageable for businesses like yours to support employee well-being, protect productivity, and attract the best talent.

(SIDE TWO)

HOW THIS WORKS

OR YOU AND YOUR TEAM.

e've designed Future Ready Benefits to be high-impact and w-lift. A typical partnership includes:

Free Toolkit: These resources are available at no charge for you and your team.

Turnkey Launch: A ready-to-send email series and digital toolkit that make it as manageable as possible for your team to roll out and maintain.

Ongoing Support: FAME Education Affordability Counselors provide in-person or virtual help with your team's specific goals.

"The University of Maine System uniquely understands that access to higher education transforms lives, advances upward mobility, and grows the state's workforce. As one of Maine's largest employers, hosting FAME's college savings information sessions supports the long-term financial wellness of our faculty and staff and empowers them to invest in their families' futures while also strengthening our state's economy and communities."

– AMIE PARKER
CHIEF HUMAN RESOURCES OFFICER,
UNIVERSITY OF MAINE SYSTEM

GET STARTED TODAY.

Visit **FAMEmaine.com/future-ready-benefits** or scan the QR code to explore our suite of education affordability tools and connect with a FAME Education Affordability Counselor.

ps://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html

[2] https://www.gallup.com/workplace/404105/importance-of-employee-wellbeing.aspx

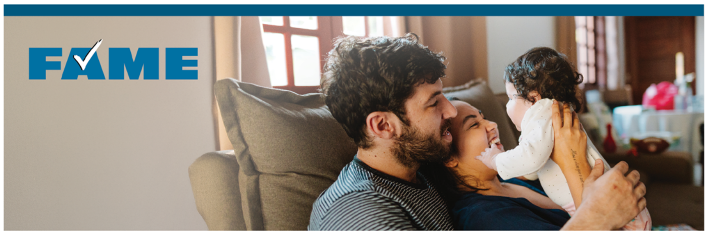
[3] https://www.wtwco.com/en-us/insights/2024/10/empowering-employees-flexible-benefits-for-financial-wellbeing

→ Download

FUTURE READY BENEFITS

EMPLOYEE ONE-PAGER

This ready-to-print piece is designed for high-visibility placement—think break rooms, bulletin boards, and common areas where employees naturally pause. Post it where your team will see it and let the content do the work of introducing Future Ready Benefits without any additional communication from you required.


FAME

FUTURE READY BENEFITS

FREE RESOURCES TO HELP YOU AFFORD HIGHER EDUCATION.

We've partnered with FAME (Finance Authority of Maine) to bring you Future Ready Benefits. This full suite of resources is designed to help you navigate the cost of higher education—from managing student loan debt to saving for your child's future. All at no cost to you.

HOW FINANCIAL STRESS CAN AFFECT US:

69% of Americans say financial uncertainty has made them feel depressed and anxious.[1]

78% of Americans report losing sleep due to financial worries.[2]

76% of Americans feel completely isolated in their struggle with financial anxiety.[3]

How FAME can help.

- **One-on-one guidance:** Talk to a FAME expert in-person or virtually for advice on affording higher education.
- **Saving for college:** Get a clear plan to start or grow your family's education savings.
- **Financial Aid Support:** Get help with the FAFSA as well as finding grant and scholarship opportunities.
- **Practical financial skills:** Free tools and courses to help you master budgeting, credit building, and more.

TAKE THE FIRST STEP.

This support is 100% free and confidential for all employees. Scan the code to explore our free education affordability resources. You can also book a free appointment with a FAME Education Affordability Counselor.

FAMEmaine.com/get-future-ready

FAME

[1] https://news.northwesternmutual.com/2025-06-03-Nearly-70-of-Americans-Say-Financial-Uncertainty-Has-Made-Them-Feel-Depressed-and-Anxious,-According-to-Northwestern-Mutual-2025-Planning-Progress-Study

[2] https://www.singlecare.com/blog/news/stress-statistics/

[3] https://harbormentalhealth.com/2025/07/01/impact-of-financial-anxiety-on-health-2025/

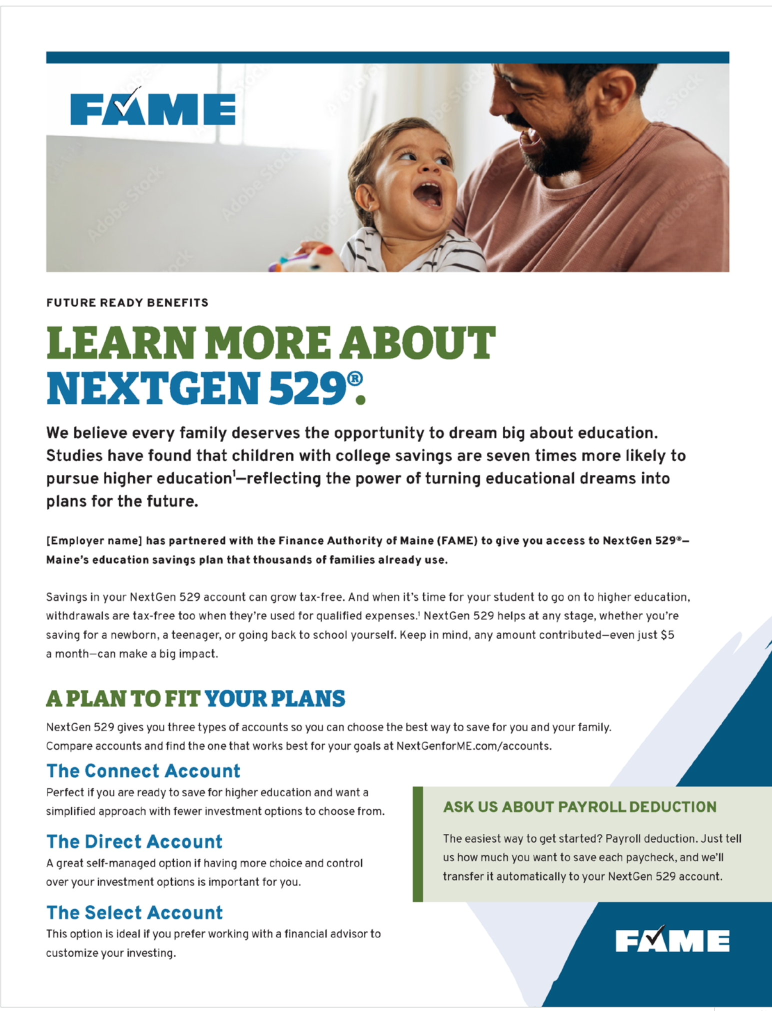
→ Download

FUTURE READY BENEFITS

MAINE'S 529 EDUCATION SAVINGS PLAN ONE-PAGER

Keep a plentiful supply of these in high-traffic areas around the office or attach them to your company-wide emails—it's a practical, plain-spoken guide that answers the immediate "how-to" questions about Maine's Section 529 education savings plan, the account options available, and Maine state grants that can help them add more to their money.

(SIDE ONE)



FUTURE READY BENEFITS

LEARN MORE ABOUT NEXTGEN 529®.

We believe every family deserves the opportunity to dream big about education. Studies have found that children with college savings are seven times more likely to pursue higher education[1]—reflecting the power of turning educational dreams into plans for the future.

[Employer name] has partnered with the Finance Authority of Maine (FAME) to give you access to NextGen 529®—Maine's education savings plan that thousands of families already use.

Savings in your NextGen 529 account can grow tax-free. And when it's time for your student to go on to higher education, withdrawals are tax-free too when they're used for qualified expenses.[1] NextGen 529 helps at any stage, whether you're saving for a newborn, a teenager, or going back to school yourself. Keep in mind, any amount contributed—even just $5 a month—can make a big impact.

A PLAN TO FIT YOUR PLANS

NextGen 529 gives you three types of accounts so you can choose the best way to save for you and your family. Compare accounts and find the one that works best for your goals at NextGenforME.com/accounts.

The Connect Account

Perfect if you are ready to save for higher education and want a simplified approach with fewer investment options to choose from.

The Direct Account

A great self-managed option if having more choice and control over your investment options is important for you.

The Select Account

This option is ideal if you prefer working with a financial advisor to customize your investing.

ASK US ABOUT PAYROLL DEDUCTION

The easiest way to get started? Payroll deduction. Just tell us how much you want to save each paycheck, and we'll transfer it automatically to your NextGen 529 account.

(SIDE TWO)

RE YOU A MAINE RESIDENT?

DD MORE TO YOUR MONEY WITH THESE ADDITIONAL GRANTS:[2]

→ $500 Alfond Grant: All babies born Maine residents on or after January 1, 2013 have a $500 Alfond Grant.[3] Give your child a jumpstart to a bright future and use your Alfond Grant funds to open a NextGen 529® account.

→ $100 Initial Matching Grant: Open a new NextGen 529 account and contribute $25 to get the $100 Initial Matching Grant.

→ $100 Automated Funding Grant: Open a new NextGen 529 account and make six consecutive automatic contributions from your payroll or bank account to get the $100 Automated Funding Grant.

→ 30% NextStep Matching Grant: Make contributions and get a 30% NextStep Matching Grant up to a $300 match per year.

OW TO LEARN MORE:

xtGenforME.com is the place to help you find what type of account works for your family.

EED HELP?

ME's team is here to support you. Schedule a one-on-one conversation person or virtually with one of our Education Affordability Counselors get your questions answered: **go.oncehub.com/FAMENextgen**

alified expenses are defined in Section 529 of the Internal Revenue Code. Earnings withdrawn for non-qualified expenses are subject to federal ome tax, a 10% federal penalty and state and local income tax rules which may vary.

ants for Maine residents are linked to eligible Maine accounts. An Alfond Grant recipient is eligible to receive the $100 Initial Matching Grant if minimum required initial contribution is made before the beneficiary's first birthday. Upon withdrawal, grants are paid only to institutions of her education. See Terms and Conditions of Maine Grant Programs for details about eligibility and other conditions and restrictions that apply at xtGenforME.com. Grants may lose value.

e Alfond Grant is not automatic in all circumstances and is also available in limited other circumstances. The Alfond Grant may be linked to an gible NextGen 529 account. Upon withdrawal, the grant is paid only to institutions of higher education. The use of the Alfond Grant is also subject to tain restrictions–see Alfond Grant Guidelines.

esting is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully read the Program scription in its entirety for more information and consider all investment objectives, risks, charges, and expenses before investing. For a copy of the gram Description, visit NextGenforMe.com or call 1-833-336-4529.

estments in NextGen 529 are not guaranteed or insured by the State of Maine, the Finance Authority of Maine (FAME), NextGen 529 service viders, any other state or federal agency, or any other party. Non-qualified withdrawals are subject to federal taxes and penalties and Maine state ome tax. NextGen 529 does not provide legal, investment, financial aid, tax or other advice, and the information provided does not contain advice d cannot be construed as such or relied upon for those purposes. You should consult your own advisors.

ou or your beneficiary are not Maine residents, your home state or that of your beneficiary may offer a 529 plan that provides state tax or other nefits, such as financial aid, scholarship funds, and protection from creditors, not available to you by investing in NextGen 529. You should consider h benefits, if any, before investing in NextGen 529.

xtGen 529 is a Section 529 plan administered by FAME. Vestwell State Savings, LLC is the program manager, The Bank of New York Mellon is the program custodian, BlackRock Advisors, LLC is the program investment manager. BlackRock Investments, LLC, Member FINRA, is the program distributor and underwriter for the Client Select Series only. Northern Lights Distributors, LLC Member FINRA, is the program distributor and underwriter for the Client Connect and Client Direct Series. BlackRock Advisors, LLC is an affiliate of BlackRock Investments, LLC; the other service providers to NextGen 529 are not affiliated with each other.

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