

2025 EMPLOYEE BENEFITS INFORMATION

Life at Ascent is more than just a job. It is a career, a family, and a place that many call home. Every day we go above and beyond for our students, clients and customers. Your benefits is how we go above and beyond for you. Our total rewards package is designed to support many aspects of your life here at the Goal Family of Companies and at home.



At the Goal Family of Companies, we strive to foster harmony and teamwork across all of our companies which include:

- **Goal Investment Group**
 - **Goal Investment Management**
 - **Goal Solutions**
 - **Launch Servicing**
 - **Turnstile Capital Management**
 - **Ascent Funding**

You can find our companies across the US, located in San Diego, CA; Folsom, CA; Portland, OR and Sioux Falls, SD. At our companies, we create an environment where employees can achieve their greatest personal and professional potential, give back to the community and enjoy working together.

San Diego's Best Employer

Our headquarters, located in downtown San Diego, has earned the recognition as one of San Diego's best employers each year since 2015.

Here's what makes us different:

- We have an active Company Culture committee as well as a Leadership & Diversity committee and a Community Service committee.
- Team building activities, such as laser tag
- Company parties, summer BBQs, virtual events
- Free snacks and drinks (when in the office)
- Flexible schedule and work-from-home options
- Generous PTO, including Paid Parental Leave
- Home office stipend and technology allowance
- Annual HSA contribution of \$1,650
- \$2,000 unplugged vacation incentive program
- \$1,000 paid Sabbatical day off
- Wellness program, plus \$200 for personal wellness
- Community funds, parking, and more

Eligibility

When you join the Ascent team as a full-time employee (working 30+ hours on a regular basis), you are eligible to enroll into benefits the first of the month following 30 days of employment. You will have the option to enroll your eligible dependents for health care benefits. Your eligible dependent include:

- Your legal spouse or domestic partner
- Dependent children, stepchildren, children of your legal spouse or domestic partner up to age 26

Your healthcare elections will remain in force until next open enrollment unless you have a qualifying life event such as: marriage, birth of baby or loss of coverage through another qualified plan.

Medical Insurance

We offer a consumer-driven PPO plan that is paired with a Health Savings Account (HSA). The company contributes \$1,650 each year into your HSA (prorated for new hires). Deposits are made on a per paycheck basis in the amount of \$63.46.

- Network: Aetna Choice POS II
- Deductible (individual/family): \$1,650 / \$3,300
- Co-insurance: You pay 30% after deductible
- Out-of-Pocket Max (individual/family): \$5,000 / \$10,000
- Pharmacy (Tier 1/Tier 2/Tier3): \$10/\$30/\$50 after deductible

Use the money on your HSA card to pay for your medical expenses.



Medical Costs (per pay period)

| | |
|-----------------------|----------|
| Employee Only | \$62.29 |
| Employee + Spouse/DP | \$138.51 |
| Employee + Child(ren) | \$125.31 |
| Employee + Family | \$197.87 |



Health Savings Account

If you enroll into our medical insurance, you will be automatically enrolled in the Health Savings Account (HSA) with Bank of America and the company will contribute \$63.46 per pay period. This is an actual bank account owned by you in which anyone can make contributions to. These accounts offer triple tax savings:

- No tax on the contributions*
- No tax on the earnings on any investments
- No tax when used on qualified expenses

Similar to an FSA, you can use these funds for medical, dental, vision, and pharmacy expenses.

*Some states (i.e. CA) do not allow for pre-tax treatment of HSA contributions.

Dental

The PPO dental plan is offered through Guardian. While you may choose any provider, you will receive the greatest coverage when electing to receive care from one of our in-network providers.

- Network: DentalGuard
- Deductible (individual/family): \$50 / \$150
- Max benefit: \$2,000
- Preventative: 100% covered
- Basic: Services 80% covered
- Major services: 50% covered
- Orthodontia: 50% covered up to \$1,000 max

Dental Costs (per pay period)

| | |
|-----------------------|---------|
| Employee Only | \$3.05 |
| Employee + Spouse/DP | \$6.18 |
| Employee + Child(ren) | \$8.14 |
| Employee + Family | \$12.06 |

Vision

The vision plan is offered through Guardian and the company pays 100% of the cost. The plan is:

- Network: Guardian Vision (VSP)
- Exam: \$10 co-pay
- Lenses: \$25 co-pay
- Frames: \$130 allowance + 20% off balance



Did you know?

You can invest your HSA contributions into mutual funds once you have an account balance of \$1,000 or more.

Flexible Spending Accounts

This benefit plan allows employees to pay for certain out-of-pocket expenses with pre-tax dollars:

- Healthcare FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter FSA



Life Insurance and Disability Insurance

The company provides at no cost to you a basic life insurance benefit as well as a disability benefit. You can purchase supplemental life insurance for you, your spouse and/or child(ren).



Additional Benefits

Accident Insurance

Pays benefits if injured due to an accident

Critical Illness Plan

Pays benefits for cancer, heart attack, stroke, etc.

Employee Assistance Program

Two plans available at no cost

Tuition Reimbursement

Multiple education programs available up to \$5,250 per year.

Employee Discounts

Pet insurance, discount tickets and more

401(k) Retirement Plan (Pre-Tax & Roth)

You are eligible to participate in the 401k plan immediately upon hire. The Company match is up to 2 percent. To maximize the match, you must contribute at least 5 percent. You are 100% vested in the match after 3 years of service.

| | | | | | |
|-----------------------|------|----|------|-------|----|
| Amount you Contribute | 1% | 2% | 3% | 4% | 5% |
| Company Contribution | 0.5% | 1% | 1.5% | 1.75% | 2% |



Still Have Questions...

Reach out to Human Resources at hr@ascentfunding.com.

Time Off Benefits

Paid Time Off (PTO)

- Salaried employees have unlimited self-managed paid-time off.
- Hourly employees have an accrual based plan:
 - 0 - 2 years: 15 days
 - 2 - 4 years: 18 days
 - 4+ Years: 20 days

Vacation Incentive Program (VIP)

On your 3 year anniversary, you will be eligible for a \$2,000 vacation incentive bonus as well as a \$1,000 sabbatical day off. Yes, that is right. We pay you to take an unplugged day/week off every 3 years with us!

Company Holidays

- New Years Eve and New Years Day
- Martin Luther King
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving and day after Thanksgiving
- Christmas Eve and Christmas Day
- Enjoy your birthday off, guilt-free, and paid as a holiday!
- Plus two "Community Days" off to volunteer or celebrate a religious holiday and more.