

GRADUATES TODAY FACE A CASH FLOW DILEMMA:

PAY OFF STUDENT LOANS OR SAVE FOR THE FUTURE?

\$1.5T

The amount U.S. graduates owe in student loans¹

\$39K

Average debt for a 2017 graduate²

66%

Millennials who have \$0 saved for retirement²

FREEDOM 2 SAVE

Abbott's new program helps employees get ahead by allowing them to save **and** pay down their student loans.

If an employee is paying off student loans (using 2% or more of their pay³), Abbott will put the equivalent of 5% of the employee's pay³ into their 401(k) account. **That adds up!**

If you're a scientist or an engineer making \$70,000 a year



STUDENT LOANS



and working to pay off your student loans,



RETIREMENT

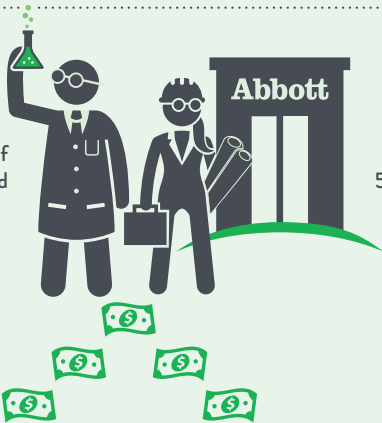
you may not have anything left to save for retirement.

HOW IT WORKS

If you put 2% of your pay toward those loans,



STUDENT LOANS



Abbott will put 5% of your pay into a 401(k) account.



401(k) ACCOUNT

→ **\$54K**

AFTER 10 YEARS⁴

1. The Wall Street Journal. 2. CNN. 3. Subject to eligibility and program rules.

4. Based on a starting salary of \$70,000, with an annual eligible pay increase of 3%, annual investment returns of 6% and company contribution of 5% of eligible pay.