

## EMPLOYEE VACATION SAVINGS MATCH PROGRAM SUMMARY



# ADESTINN

WHAT'S YOUR DESTINATION?

## ADESTINN BY THE NUMBERS

### 1.7 Million Nationwide

Employees at companies offering the Adestinn Employee Vacation Savings Match Program benefit during Q2 2011

### 80%

Employees surveyed that would likely enroll in the Adestinn Employee Vacation Savings Match Program, with an average contribution of \$2,200

### \$1 Billion in Bookings

If Adestinn is successful in enrolling just 30% of these employees

### 6,000,000

Employees at companies receiving benefit services from our existing distribution partners in 2011

### 25,000,000

Employees estimated to be eligible for the Adestinn Employee Vacation Savings Match Program benefit by 2012



“Workers worry — about health care, disability and retirement — but value vacation time more than savings and income protection products.”

— METLIFE 8TH ANNUAL STUDY OF EMPLOYEE BENEFITS TRENDS



## CONTACT INFORMATION

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### VALUE

Vacation time is valued greater than all other employee benefits, and an employer's vacation policies have a direct effect on the success of a company's ability to attract and retain excellent personnel. The **Adestinn™** Employee Vacation Savings Match Program allows your company to leverage its investment in vacation benefits by providing a superior ability to reach and maintain your HR goals.

### VERY POPULAR

In 2009 Americans spent \$704 Billion on leisure travel. For many American families it represents the single largest discretionary purchase in any given year. The **Adestinn™** Employee Vacation Savings Match Program allows members to vacation at over 1,000 of the top hotels, resorts, cruises and vacation rentals worldwide, as well as to choose from hundreds of vacation packages that include airfare, all with a best rate guarantee and no blackout dates.

The **Adestinn™** Employee Vacation Savings Match Program is an employer provided benefit in which your employees receive a vacation savings match of at least \$0.50 for every \$1 saved, providing your employees a 50% increase in money they save for vacations. The employee contributions are deposited through payroll or automatic checking account deductions in the employee's **Adestinn™** Vacation Savings Account (an FDIC insured account) until the employee purchases travel. The 50% employer sponsored vacation savings match costs only a fraction of your employees' vacation benefit but is a huge benefit to your employees. 80% of employees surveyed indicated that they would participate in the **Adestinn™** Employee Vacation Savings Match Program if offered by their employer.

### FREQUENTLY ASKED QUESTIONS

- Can I contribute any amount I want? **Up to 10% of after-tax income (Individual Employers may set other limits or conditions including tiered matching contribution levels)**
- Do I need to use all of my vacation contributions each year? **No, Employees can use the funds right away or can continue to accumulate funds over several years before using them.**
- What if I have a family emergency, can I get the money I contributed back? **Yes, with no penalties.**
- Can I stop the payroll deduction at any time and get what has already been deducted back? **Yes, with no penalties.**
- Is there a time limit when I can use these funds? **No. (Any unused contributions will be automatically returned after 7 years)**
- Are the funds for hotels and accommodations only, or is the airfare included? **Airfare can be included in most all of our vacation packages.**

