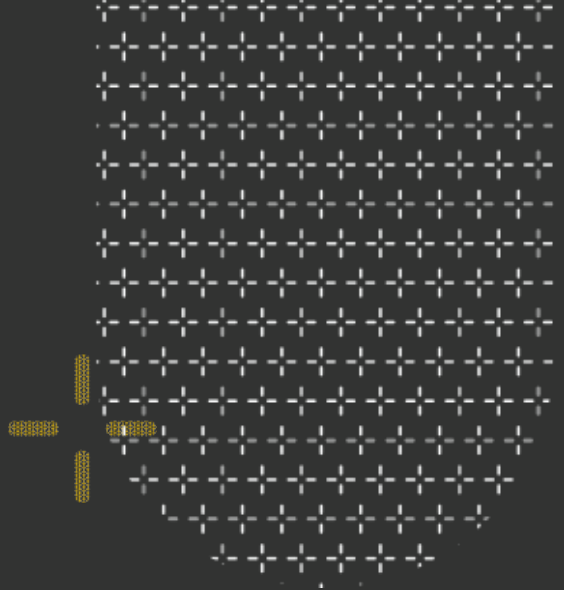


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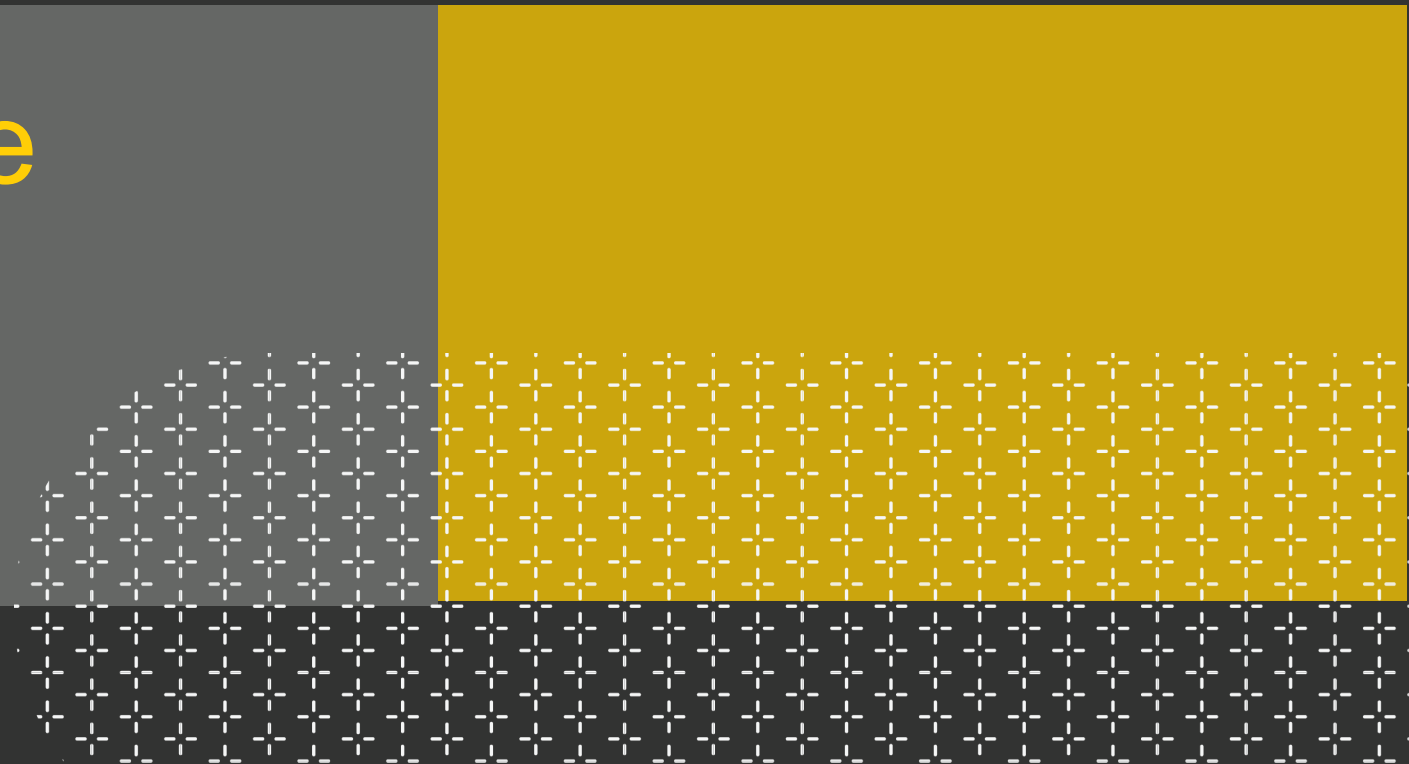
Further

Spend every day wisely





Adoption Assistance Program (AAP)



Your Adoption Assistance Program (AAP) account



A personal expense account allowing you to pay for eligible adoption-related expenses with **pretax dollars**



Your contributions are **pretax and deducted** from your paycheck to fund the account



Save money on these costs¹

¹ Depends on your tax filing status. Please consult your tax advisor with questions.





How your AAP Works

(like other spending accounts)

1

Enroll

in your company's
AAP Plan

2

Estimate

how much money you
need to put toward
adoption-related
expenses

3

Plan Wisely

any unused money will
be forfeited at the end
of the plan year

4

Select

how much money to
withhold from each
paycheck

5

Submit a Claim

reimbursement form
and receipts via fax,
mail, secured email, or
the Further portal*

6

Reimbursed

you'll be reimbursed up
to the available balance
in your account**

* A debit card is not available for this product

** Foreign adoption claim payments are limited to after the adoption is successful



You can use your AAP to pay for:

- ✓ Agency and placement fees
- ✓ Legal fees and court costs
- ✓ Reasonable travel and lodging expenses related to the adoption
- ✓ Medical expenses for the adoptive child prior to placement



Always save your receipts to ensure proper validation of expenses, as required by the IRS.



These you can't pay for:

- ✗ Payments that aren't related to the adoption of an eligible child as defined by the IRS
- ✗ Expenses from a foreign adoption unless the adoption is successful*

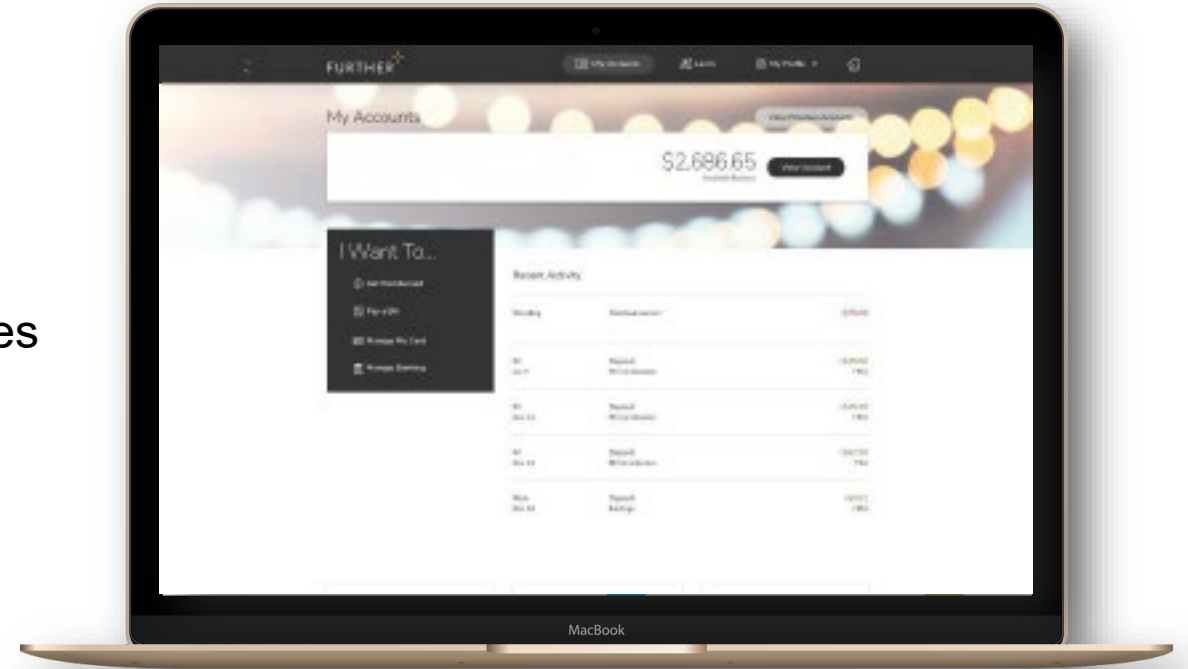
* IRS rules for domestic and foreign adoptions differ. Consult with your financial advisor for details.



After you're enrolled



- ✓ Receive your Spending Account I.D. by mail
- ✓ Register on hellofurther.com
- ✓ Submit claims for reimbursement
- ✓ View account activity and check balances
- ✓ Download forms and upload receipts



Let's get started

Our expert service team is ready to help.



800-859-2144
M-F 7 AM - 8 pm CST



hellofurther.com

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Thank you.