



# THE COLLEGE TUITION BENEFIT<sup>®</sup>

HELPING FAMILIES PAY FOR COLLEGE

## TOOLKIT

The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian.

Monday to Friday  
8:30 a.m. to 4:30 p.m. Eastern time  
(844) 244-4086  
[admin@collegetuitionbenefit.com](mailto:admin@collegetuitionbenefit.com)





# THE COLLEGE TUITION BENEFIT®

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Welcome to The College Tuition Benefit® toolkit. This toolkit is designed to provide you, as the Benefits Administrator, with tools and resources to effectively promote and manage this unique benefit. In the first section, "For Your Reference," you will find reference materials to support any operational or logistics needs you may have. Use the materials in the second section, "Promotional Support," to encourage your employees (Guardian members) to take advantage of this financial benefit. Please refer to the "Appendix" for print ready material.

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- ✓ Sample Employee Welcome Email (if employer chooses census)
- ✓ Sample Employee Welcome Email (if employer chooses to have employees register themselves)

## Reference Materials

Welcome to The College Tuition Benefit®

Thank you for taking the first step toward providing an affordable college education for your employee's children, grandchildren, nieces, and nephews. CTB is an added benefit of Guardian Insurance. All insured employees are provided CTB at no additional cost when they register eligible students. Through CTB, employees can save thousands in college tuition for their students. Information was included in the renewal packet.

### **Registering for The College Tuition Benefit**

In order to use the scholarships, employees need to register. Instructions are in the attached guide. We would urge to use the surest registration process, an excel spreadsheet included in the attached Guide. The Guide also includes a handout that can be given to employees explaining the program. Online registration can be done by going to [www.guardian.collegetuitionbenefit.com](http://www.guardian.collegetuitionbenefit.com)

We have organized the Guide in the form of frequently asked questions. Below are a few things that will make your job easier.

1. When employee registrations are completed, Welcome e-mails are automatically generated, but many employees say they do not receive them.
  - o Please have employees check their spam / junk folders
  - o Ask your IT department to open the company firewall or e-mail filter to always accept e-mail from [collegetuitionbenefit.com](http://collegetuitionbenefit.com), [sagescholars.com](http://sagescholars.com), [tuitionrewards.com](http://tuitionrewards.com), [marketcapandgown.com](http://marketcapandgown.com)
  - o We have included a sample welcome email in this document that you can copy and give to an anxious employee

Again, this is a fantastic benefit brought to you by Guardian. We believe the benefit makes you an employer of choice and allows you to recruit and retain employees by saying, "at our organization, one of the benefits is we help put your children and grandchildren through college." If you have additional questions, please feel free to contact me at [admin@collegetuitionbenefit.com](mailto:admin@collegetuitionbenefit.com).

Thank you,

Lisa McNaney  
The College Tuition Benefit®  
[lmcnaney@collegetuitionbenefit.com](mailto:lmcnaney@collegetuitionbenefit.com)



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## FREQUENTLY ASKED QUESTIONS

### How do members register?

Upon receipt of plan sponsor information from Guardian, The College Tuition Benefit<sup>®</sup> (CTB) will send an email to the plan sponsor with a census file that can be completed for all eligible members and returned to CTB for upload to the system. Once the file is uploaded, members will receive a welcome email explaining how to register and access their account, set up a password, and register eligible students.

Alternately, members can go to [www.guardian.collegetuitionbenefit.com](http://www.guardian.collegetuitionbenefit.com) to register. To access the CTB system, the Username is always your company's Guardian Plan Number and the Password is Guardian. Please note that if a member puts off registering, a child may lose eligibility. Our colleges will make no exception for this situation.

### How do new hires register?

New hires should go to [www.guardian.collegetuitionbenefit.com](http://www.guardian.collegetuitionbenefit.com) to register. To access the CTB system, the Username is always your company's Guardian Plan Number and the Password is Guardian.

### What if a member does not have an email address or does not supply one?

**Unfortunately, we cannot communicate with any member without an email address.** We cannot provide SAGE Scholars Tuition Rewards to members without an email address. (A member can use a spouse's email address.)

### Where does the money come from to pay for Tuition Rewards?

Tuition Rewards are a guaranteed minimum discount off the full "list price" of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted by the member. One Tuition Rewards point = \$1 reduction in full tuition. Tuition Rewards are never provided in cash.



## Who can members register for Tuition Rewards?

Members can sponsor students who are part of their immediate or extended family - children, grandchildren, nieces, nephews, stepchildren and godchildren. Members cannot sponsor their neighbor's or co-worker's children when there is no family connection. Members cannot use Tuition Rewards for their own education or toward the education of a spouse, partner or child who has already started 12<sup>th</sup> grade.

## Is there any limit to the number of students a member can register?

There is no limit to the number of students a member can register. We expect and hope members continue to register children as their family commitments grow. To do this they simply log in to their personal account by going to [www.guardian.collegetuitionbenefit.com](http://www.guardian.collegetuitionbenefit.com) and selecting Log in to Your Existing Account, click-on "Add Student" and complete the necessary information.

## What is the maximum amount of Tuition Rewards members can use per child?

Participating colleges honor Tuition Rewards points submitted as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are "capped" at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts limiting the maximum reward to \$13,800-\$15,600. An updated college list is available online when members log in to their accounts.

Note that there are Member Tuition Rewards and Student Tuition Rewards. Member Tuition Rewards are in the member's account and can be used in any amount, for any sponsored student. Student Tuition Rewards (500 points awarded at the time the student is registered) can only be used by that student and are non- transferrable.

## What are the member's responsibilities?

The member must register an eligible student before August 31 of the year he or she enters 12<sup>th</sup> grade.

Member Tuition Rewards are in the member's name until they are pledged to a sponsored student. Tuition Rewards must be pledged to a sponsored student before August 31 of the year the student enters 12<sup>th</sup> grade. Members will receive several emails when a sponsored student is in 11<sup>th</sup> grade reminding them they must go into their account and pledge some or all of their Tuition Rewards if they want to use them for that 11<sup>th</sup> grade student. The member must do this before August 31 prior to the student entering 12<sup>th</sup> grade. If the member does not take this action, the amount of Tuition Rewards points that can be submitted to participating colleges at the time of application is drastically limited.

Also shown in a member's account is a list of participating colleges. Within 10 days of when a student sends an



application to a participating college(s), a member must select the college(s) on the list to which the student has applied. In this way the college(s) are notified of the student's Tuition Rewards points. Tuition Rewards can be submitted to multiple colleges.

### **What if a member pledges Tuition Rewards and the student doesn't use them or attends a non-participating SAGE College?**

On June 15 following 12th grade, a member can go into his or her account, retrieve the unused student Tuition Rewards points and put them back in their account to be used for another student.

### **Are Tuition Rewards taxable?**

No. IRS Publication 970, "Tax Benefits for Education," states, "You do not have to include a qualified tuition reduction in your income." Tuition Rewards are discounts and meet the qualified tuition reduction definition.

### **What happens if a college stops participating before a student can use the Tuition Rewards at that college?**

Even if a college stops participating in the SAGE Scholars network, the college is obligated to honor Tuition Rewards earned up to the date of withdrawal. The college does not have to honor Tuition Rewards points earned after their termination date.

### **Do the colleges have any obligation to accept students with Tuition Rewards?**

No. The colleges will observe their normal student acceptance policies.

### **How do Tuition Rewards affect financial aid qualification?**

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards complement financial aid. Let's say a student's family has 20,000 Tuition Rewards points; because Tuition Rewards are divided evenly over four years, the student has earned a guaranteed minimum discount of \$5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence). The first school awards \$10,000 per year in total aid, the second awards \$4,000 per year, and the third awards no financial aid.

The first school has more than met its obligation of a \$5,000 per year discount. The second college will have to increase their award to at least \$5,000 per year. The third school will have to provide \$5,000 of financial aid.



## What if a student is registered by more than one member?

Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts. Keep in mind that Tuition Rewards are typically “capped” at a maximum 25 percent discount, divided evenly over four years; however, a handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. An updated college list is available online when you log in to your account.

## What happens if or when a member leaves my organization or is terminated?

The member keeps the Tuition Rewards earned up to the last date of employment. He or she will not earn any new Tuition Rewards points. If the member is then employed by another plan sponsor with qualifying Guardian lines of coverage, and the member enrolls in one of the plan sponsor’s qualifying coverages through Guardian, the member can connect his or her Tuition Rewards account through the new plan sponsor to continue accruing Tuition Rewards. The member will need to contact CTB once they join the new plan sponsor to request continued account access. So long as the plan sponsor offers CTB and the member selects a qualifying line of Guardian coverage, the member can continue to accrue Tuition Rewards. Otherwise, the member will not be eligible to earn any additional Tuition Rewards.

## Who sees the names of sponsored students and what do they do with them?

CTB’s privacy statement dictates that the only people who see the names of sponsored students are the colleges. Starting when a student is in 9th grade, the colleges can view the names and may begin sending recruiting materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Colleges never see the amount of Tuition Rewards a member or student has until the Tuition Rewards are pledged prior to 12th grade and then they will only see the Tuition Rewards pledged to that student.

## Can Tuition Rewards be used for graduate school?

No. Tuition Rewards can only be used for full-time, undergraduate education beginning with a student’s freshman year.

## Can Tuition Rewards be used if a student transfers to a participating college?

The school to which the student transfers may choose to accept the Tuition Rewards, but there is no contractual obligation to honor the Tuition Rewards.

## Do Tuition Rewards go with a member into retirement?

Yes, Tuition Rewards go with a member into retirement. Members may continue to register students as family





commitments grow.

### What happens if a member passes away?

If a member passes away, his or her executor can manage the account and has the ability to move the Tuition Rewards into the name of a student's guardian.

### What if a member has questions about their account?

Any member with questions can contact The College Tuition Benefit® by phone, Monday to Friday, 8:00 a.m. to 4:00 p.m. Eastern time at (215) 839-0119, or via email to [admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com).

### How should plan sponsors promote The College Tuition Benefit®?

Most plan sponsors promote The College Tuition Benefit by completing the census and sending it back to CTB for upload. This ensures that all eligible members in their company will receive a welcome email explaining how to register and access their account. Alternately, plan sponsors can also promote CTB via company emails, company intranet postings, and breakroom posters with the intent of encouraging the employee who is also an Guardian member to register for the benefit.

### Important Deadlines

There are three very important deadlines that must be met for members to utilize their Tuition Rewards points.

1. Adding Students to Tuition Rewards. Students must be registered by the member by August 31 of the year when the student begins 12<sup>th</sup> grade.
2. Pledging Student Tuition Rewards. The last day for pledging earned Tuition Rewards to a student is August 31 of the year the student begins 12<sup>th</sup> grade. This is also the last day for a student to earn any Student Tuition Rewards from any source.
3. Submitting Student Tuition Rewards to member schools. Using the college list available in the member's account, the member must submit a Tuition Rewards statement to any member school(s) a registered student applies to within 10 days of the application being submitted.



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## Registration Instructions for The College Tuition Benefit®

There are two ways a member can be registered for The College Tuition Benefit® (CTB):

- Member self-registration
- Member registration via Census File

### Member Self-Registration

Guardian members can register for The College Tuition Benefit® (CTB) by going to [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com), clicking Register Now, and entering their Guardian group number for the Group ID and Guardian for the password. Once a member completes registration, they will receive an email from [support@sagescholars.com](mailto:support@sagescholars.com) within an hour confirming their account has been setup and explaining how they can access their account and register eligible students.

### Member Registration via Census File

If you choose, a census can be completed for all Guardian members and returned to [admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com) for upload. Approximately 48 hours after receipt of the census, members will receive an email from [support@sagescholars.com](mailto:support@sagescholars.com) confirming their account has been set up and explaining how they can access their account.

To submit a census, a template can be downloaded by going to <http://www.Guardian.CollegeTuitionBenefit.com>, clicking the Plan Sponsor tab and selecting Census Template under the Links section. Below are the required fields when completing the census. Please note that all fields must be completed or the employee will not be registered for CTB.

### Example Census

Last Name	First Name	Relationship	Date of Birth	Home Address 1	Home Address 2	City	State	Zip Code	E-Mail Address
Employee Last Name	Employee First Name	M	01/01/1960	123 Street Road	Apt. 2	Anytown	PA	19087	<a href="mailto:name@gmail.com">name@gmail.com</a>
Employee Last Name	Employee First Name	M	01/01/1960	123 Street Road	Apt. 2	Anytown	PA	19087	<a href="mailto:name@gmail.com">name@gmail.com</a>
Employee Last Name	Employee First Name	M	01/01/1960	123 Street Road	Apt. 2	Anytown	PA	19087	<a href="mailto:name@gmail.com">name@gmail.com</a>
Employee Last Name	Employee First Name	M	01/01/1960	123 Street Road	Apt. 2	Anytown	PA	19087	<a href="mailto:name@gmail.com">name@gmail.com</a>



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## EMPLOYEE FREQUENTLY ASKED QUESTIONS

### How do I register?

You may already be registered for The College Tuition Benefit® (CTB) through an employer submitted census. Before beginning the registration process below, please confirm with your Plan Sponsor whether a census has been submitted.

To register for The College Tuition Benefit® (CTB) visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com), click Register Now and enter your Guardian Group Plan Number and Guardian for the password. As part of the process you will be prompted to create a username and password specifically for your CTB account.

Please note that if you fail to register and add a child in a timely manner, a child may lose eligibility. Participating colleges and universities will make no exception for this situation.

### I am a new hire. How do I register?

Approximately 4-6 weeks after your effective date of enrollment in your Guardian coverage, you will be able to register. Visit [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com), click Register Now and enter your Guardian Group Plan Number and Guardian for the password. You will be prompted to create a username and password specifically for your CTB account.

### What if I do not have an email address or do not supply one?

An email address is required as part of the registration process. You may use the email address of a spouse instead of your own, if desired.

### Where does the money come from to pay for Tuition Rewards?

Tuition Rewards are a guaranteed minimum discount off the full "list price" of tuition as opposed to monetary reimbursement. Participating schools have entered into a contractual agreement to reduce their tuition by the amount of Tuition Rewards points submitted. One Tuition Rewards point = \$1 reduction in full tuition. Tuition Rewards are never provided in cash.



## Who can I register for Tuition Rewards?

You can sponsor students who are part of your immediate or extended family – children, grandchildren, nieces, nephews, stepchildren and godchildren. You cannot sponsor your neighbor's or co-worker's children when there is no family connection. You cannot use Tuition Rewards toward your own education, or toward the education of a spouse, partner, or child who has already started 12<sup>th</sup> grade.

## Is there any limit to the number of students I can register?

There is no limit to the number of students you can register. We expect and hope you continue to register children as your family grows. To do this simply log in to your account by going to [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) and selecting "Log in to Your Existing Account", click-on "Add Student" and complete the necessary information.

## What is the maximum amount of Tuition Rewards I can use per child?

Participating schools honor submitted Tuition Rewards points as a guaranteed minimum discount off the published price of tuition. Tuition Rewards are "capped" at a maximum 25 percent discount, divided evenly over four years. Tuition Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. A list of participating colleges and universities is available online when you log in to your account.

Note there are Member Tuition Rewards and Student Tuition Rewards.

- Member Tuition Rewards are in your account and can be used in any amount, for any sponsored student.
- Student Tuition Rewards can only be used by that student and are non-transferable. 500 Student Tuition Rewards points are awarded at the time the member registers the student.

## What are my responsibilities?

You must register an eligible student before August 31 of the year he or she enters 12<sup>th</sup> grade.

Additionally, Member Tuition Rewards are in your name until you pledge points to a sponsored student. Tuition Rewards must be pledged to a student before August 31 of the year the student enters 12<sup>th</sup> grade. While a registered student is in 11<sup>th</sup> grade, starting in May you will begin to receive emails reminding you to log in to your account and pledge some or all of your Tuition Rewards if you want to use them for that student. You must pledge these Tuition Rewards before August 31 prior to the student entering 12<sup>th</sup> grade. After that deadline, no additional points can be pledged. If you do not take this action, the amount of Tuition Rewards points a student can use toward participating colleges at the time of application is drastically limited.

Also shown in your account is a list of member colleges. Within ten days of when a student sends an application to a member college(s), you must visit your account and select the college(s) to which the student has applied. This lets CTB know to notify the college(s) of the student's Tuition Rewards points.



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## What if I pledge Tuition Rewards and the student does not use them or does not attend a SAGE Scholars participating college or university?

On June 15 following 12th grade, a member can go into his or her account, retrieve the unused student Tuition Rewards points and put them back in their account to be used for another student.

## Are Tuition Rewards taxable?

No. IRS Publication 970, "Tax Benefits for Education," states: "You do not have to include a qualified tuition reduction in your income." Tuition Rewards are discounts and meet the qualified tuition reduction definition.

## Do the participating SAGE Scholars colleges and universities have any obligation to accept students with Tuition Rewards?

No. The schools will observe their normal student acceptance policies.

## How do Tuition Rewards affect financial aid qualification?

Tuition Rewards are considered guaranteed minimum financial aid. All students are encouraged to apply for financial aid.

The following example shows how Tuition Rewards complement financial aid. Let's say a student's family has 20,000 Tuition Rewards points; because Tuition Rewards are divided evenly over four years, the student has earned a guaranteed minimum discount of \$5,000 per year. The student applies for financial aid at three of our participating schools (a very common occurrence):

- the first school awards \$10,000 per year in total aid
- the second awards \$4,000 per year
- and the third awards no financial aid

The first school has more than met its obligation of a \$5,000 per year discount. The second college will have to increase their award to at least \$5,000 per year. The third school will have to provide \$5,000 of financial aid.

## Can an eligible student be sponsored by more than one person?

Yes. Tuition Rewards points can be pooled together for the same student as long as the student is registered under both accounts. Tuition Rewards are "capped" at a maximum 25 percent discount, divided evenly over four years. Rewards may be combined with other financial aid. A handful of participating colleges are still operating under pre-2004 contracts that limit the maximum reward to \$13,800 – \$15,600. A list of participating colleges and universities is available online when you log in to your account.

## What happens if I leave my current employer or I am terminated?

If you leave employment, you will be vested in all Tuition Rewards you have earned up to your last date of



employment, and you can continue to manage your account directly through CTB. If you are then employed by another employer with Independence coverage that offers CTB, you can then begin to earn Tuition Rewards if you enroll in the Independence health plan.

### Who sees the names of sponsored students and how are the names used?

CTB's privacy statement dictates that the only people who see the names of sponsored students are the schools. Starting when a student is in 9th grade, the schools can view the names and may begin sending recruitment materials. The process is similar to what most families experience in 11th grade when students take the SAT or ACT. Schools never see the amount of Tuition Rewards a member or student has until the Tuition Rewards are pledged prior to 12th grade, and then they will only see the Tuition Rewards pledged to that student.

### Can Tuition Rewards be used for graduate school?

No. Tuition Rewards can only be used for full-time, undergraduate education, beginning with a student's freshman year.

### Do Tuition Rewards go with me into retirement? What happens if I pass away?

Yes, Tuition Rewards go with you into retirement. You may continue to register children as family grows. If you pass away, your executor can move the Tuition Rewards into the name of a guardian for the students.

### What if I have questions about my account?

If you have any difficulty accessing your account or have any questions, you can reach The College Tuition Benefit® by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to [admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com).

## Important deadlines

There are two very important deadlines that must be met for members to utilize their Tuition Rewards Points.

Adding Students and Pledging Tuition Rewards.

- Students must be registered by the member by August 31 of the year when the student begins 12th grade.
- The last day for pledging earned Tuition Rewards to a student is August 31 of the year the student begins 12th grade.
  - This is also the last day for a student to earn any Student Tuition Rewards from any source.

Submitting Student Tuition Rewards to member schools.

- Using the college and university list available in the member's account, the member must submit a Tuition Rewards statement to any member school(s) a registered student applies to within ten days of the application being submitted.



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## Procedures

### Employer

1. Guardian sends Plan Sponsor information to The College Tuition Benefit<sup>®</sup> (CTB) through a direct file feed.
2. Within 24 hours of receipt of the file, CTB will send a system generated email to the Plan Sponsor contact provided in the file feed. This email will include a census template with instructions for completion, an Administrative Guide, and self-registration instructions if the Plan Sponsor chooses not to complete the census template.
3. If the Plan Sponsor chooses to send a census, it will be uploaded to the system within 48 hours of receipt to the CTB system. Members included on the census will receive an email within 24 hours of the census upload explaining how they can access their account, set up a password, and register eligible students.  
  
If the Plan Sponsor does not send a census, members will be invited to self-register. Members who self-register will receive an email within an hour of registration explaining how to access their account, set up a password, and register eligible students.
4. The College Tuition Benefit<sup>®</sup> can be reached by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086 or via email at [admin@collegetuitionbenefit.com](mailto:admin@collegetuitionbenefit.com)
5. All support inquiries will be answered within 24-48 hours Monday to Friday 8:30 a.m. to 4:30 p.m. Eastern time.

### Members

1. Members registered through a census upload will receive an email within 24 hours of the census upload explaining how to access their account, set up a password, and register eligible students.  
  
If members are not registered through a census, they will receive information about how to register from their employer. Once they register, they will receive an email within an hour of registration explaining how to access their account, set up a password, and register eligible students.
2. Reminder emails will be sent beginning three days after registration to those members who have not logged in to their account after initial registration.
3. On the 12<sup>th</sup> of every month, members who registered will receive *Market Cap & Gown*, an electronic newsletter.
4. The College Tuition Benefit<sup>®</sup> can be reached by phone, Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern time at (844) 244-4086, or via email to [admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com)
5. All support inquiries will be answered within 24-48 hours, Monday to Friday 8:30 a.m. to 4:30 p.m. Eastern time.



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### Contact Information

(844) 244-4086

Monday to Friday

8:30 a.m. to 4:30 p.m. Eastern Time

The College Tuition Benefit®

435 Devon Park Drive

Building 400, Suite 410

Wayne, PA 19087

[admin@CollegeTuitionBenefit.com](mailto:admin@CollegeTuitionBenefit.com)



## Promotional Support



## It's True. Guardian Can Help Pay For College.

Now Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise faster than inflation and medical costs,<sup>1</sup> Guardian is helping families keep up by providing this exclusive benefit that can be used at close to 400 colleges and universities.

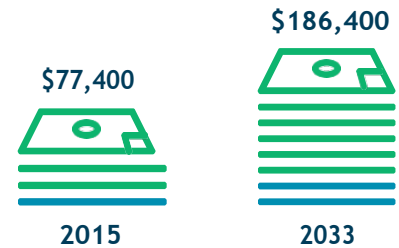
By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards<sup>®</sup> annually for each type of Guardian insurance.<sup>2</sup>

Participants of Guardian Dental receive an additional bonus after four years.

Rewards can be given to children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.

Rewards increase each year and participants keep them forever.

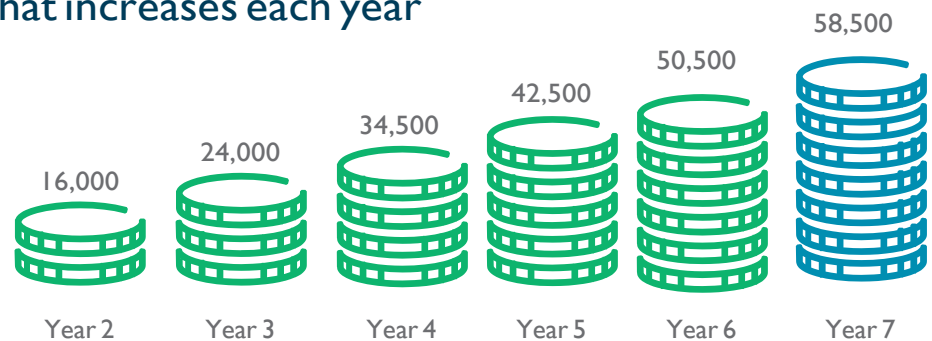
### College tuition rises year after year.



The average cost of a four-year college education is expected to increase over 140% by 2033.<sup>3</sup>

## A college tuition benefit that increases each year

Example of how a 12-year-old can have his/her future tuition reduced by \$58,500 when plan participant has four Guardian products over a seven year period.



### See how Guardian plan participants can earn even more rewards with multiple Guardian products.

This is just an example — participants can refer to their plan details to see what coverage they have.

Guardian Insurance Product	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = bonus year with dental	2,000	2,000	2,000	4,500*	2,000	2,000	2,000	16,500
Life	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
Hospital Indemnity	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
Critical Illness	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
<b>Total</b>	<b>8,000</b>	<b>8,000</b>	<b>8,000</b>	<b>10,500</b>	<b>8,000</b>	<b>8,000</b>	<b>8,000</b>	<b>58,500</b>

The Guardian Life Insurance Company of America  
 New York, NY  
[guardiananytime.com](http://guardiananytime.com)

2018-70275 (11/20)

<sup>1</sup> U.S. Census Bureau. <sup>2</sup> College Tuition Benefit is available for Guardian Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance. <sup>3</sup> Based on 2014-15 average tuition and fees as reported by The College Board® and assuming an annual 5% increase. The Tuition Rewards program is provided by SAGECTB, LLC. Guardian does not provide any services related to this program. SAGECTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states. The Guardian Life Insurance Company of America® (Guardian).  
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SAGE Scholars Monthly Newsletter | June 2020



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Welcome to Tuition Rewards and The College Tuition Benefit®



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There are currently over **400** member colleges and universities (located in **47 states**) in our program. Member colleges include **Clarkson University, Rochester Institute of Technology, Rensselaer Polytechnic Institute, Creighton University, DePaul University, Duquesne University, La Salle University, University of Rochester, Ursinus College, Worcester Polytechnic Institute, Union College and The University of Tampa.**

Sincerely,

The SAGE Scholars Tuition Rewards Team  
[support@sagescholars.com](mailto:support@sagescholars.com)

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Sincerely,

## Appendix – Documents for Quick Print



## It's True. Guardian Can Help Pay For College.

Now Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise faster than inflation and medical costs,<sup>1</sup> Guardian is helping families keep up by providing this exclusive benefit that can be used at close to 400 colleges and universities.

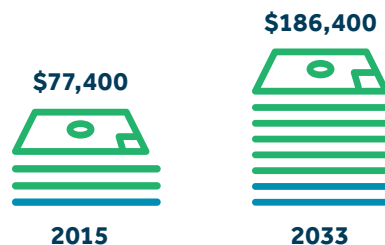
By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards<sup>®</sup> annually for each type of Guardian insurance.<sup>2</sup>

Participants of Guardian Dental receive an additional bonus after four years.

Rewards can be given to children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.

Rewards increase each year and participants keep them forever.

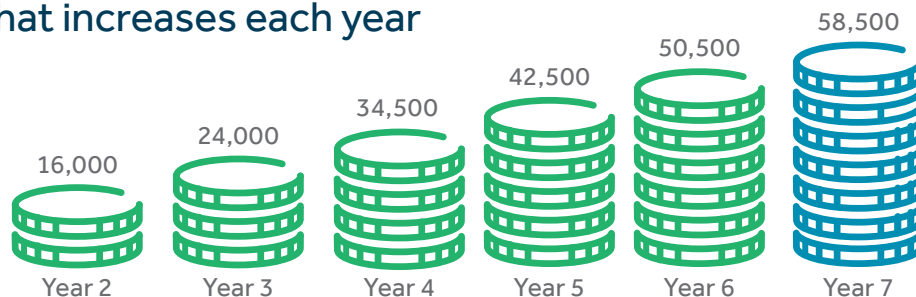
### College tuition rises year after year.



The average cost of a four-year college education is expected to increase over 140% by 2033.<sup>3</sup>

## A college tuition benefit that increases each year

Example of how a 12-year-old can have his/her future tuition reduced by \$58,500 when plan participant has four Guardian products over a seven year period.



### See how Guardian plan participants can earn even more rewards with multiple Guardian products.

This is just an example — participants can refer to their plan details to see what coverage they have.

Guardian Insurance Product	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = bonus year with dental	2,000	2,000	2,000	4,500*	2,000	2,000	2,000	16,500
Life	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
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