



Get closer to your college savings goal.

Earn valuable rewards to help pay for a loved one's college tuition.

Guardian's Exclusive College Tuition Benefit Program.

Paying for college may be one of the most important financial goals families are faced with today. It's expensive too. There are decades of saving or hunting for financial aid — not to mention students taking on overwhelming debt.

That's why Guardian is offering the College Tuition Benefit (CTB). It's a rewards-based program offered through your employer that provides a simple and effective way to help you save when sending a child or loved one to college.



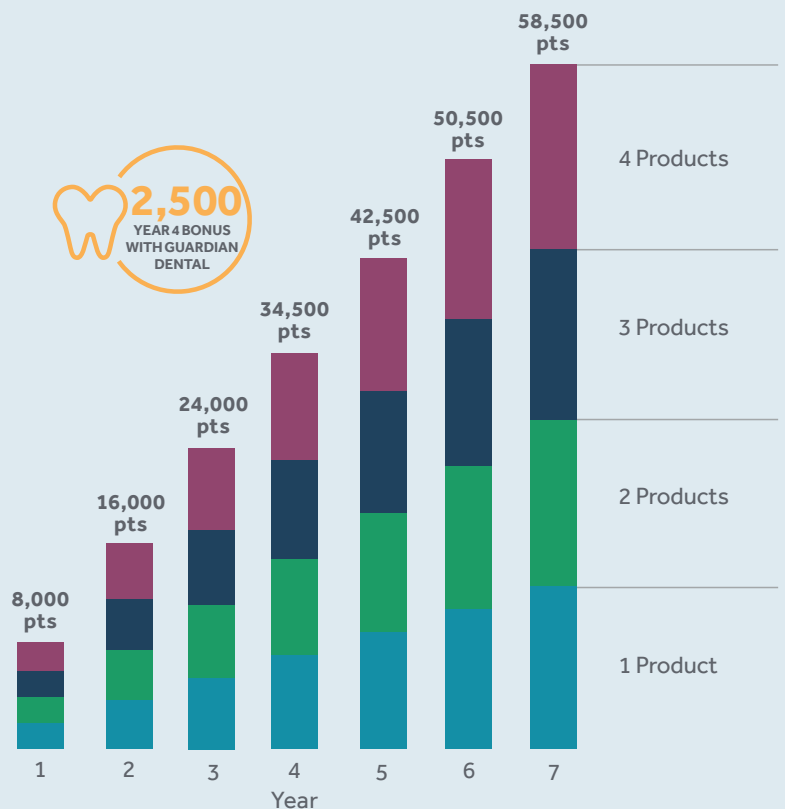
Rewards can add up fast. Here's how it works.

- Members enrolled in Guardian insurance plans earn 2,000 Tuition Reward® Points annually, per product.
- Each Tuition Reward Point equals \$1 in tuition reduction.
- Guardian Dental members receive a bonus of 2,500 Tuition Reward Points after year four.
- Members can allocate rewards to their children, grandchildren, nieces and nephews. Godchildren and stepchildren, too.

The example on the right represents how a member can earn rewards over seven years and across four products, which could end up covering **the cost of a full year's tuition!**

The more eligible plans you enroll in, the more rewards you can earn.

Be sure to check your company's plan details to see what Guardian coverages includes CTB.



Here's an example of the rewards that can be earned over seven years with four insurance products like Guardian Dental, Accident, Critical Illness and Hospital Indemnity.

Your rewards increase each year and you can keep them forever!

It's easy to keep up with your progress and program updates, too.

- Manage your Tuition Reward Points through your own, easy-to-activate, CTB online account.
- Rewards accumulate and are tracked automatically.
- Useful college planning tools and guidance are also provided.
- Ongoing account reminders help you get the most out of the program.

Participation is open to everyone.

Whether you have children or not, the great part of the Guardian CTB program is that anyone can participate. It allows members to save for their children, grandchildren, nieces and nephews. Godchildren and stepchildren, too. There's virtually no limit to whose goals you can support.



Nearly three-quarters of participating schools were ranked among "America's Best" by *U.S. News and World Report*.²

**Get a step closer to your college savings goals.
Enroll in the College Tuition Benefit Program today.**

Contact your Human Resources or Employee Benefits Representative for more information.

Did you know?



\$143,320

The average cost of four years of private college tuition¹.

Tuition Rewards can be used at over 400 participating private colleges and universities nationwide. This is just a brief list of participating schools:

- DePaul University (IL)
- Duquesne University (PA)
- Linfield College (OR)
- Rochester Institute of Technology (NY)
- Savannah College of Art & Design (GA)
- The University of Tampa (FL)
- University of Dayton (OH)
- University of San Diego (CA)

Click [here](#) for a full listing or visit guardian.collegetuitionbenefit.com

**The Guardian Life Insurance
Company of America
New York, NY**

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¹ *Trends in College Pricing*, 2018, New York: The College Board. © 2018 The College Board. www.collegeboard.org

² *US News & World Report*, 2018.

College Tuition Benefit is available for Guardian Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance. Some plan exclusions may apply. 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. 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.