

College Tuition Benefit[®]

Guardian helps plan participants save for college

Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 370 colleges and universities that participate with SAGE Scholars. This is a great tool to attract and retain employees and increase voluntary participation.

How does it work?

- By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards[®] annually for each type of eligible Guardian insurance product (up to four lines).
- Participants with Guardian dental receive a 2,500 bonus after the fourth year.
- Rewards can be given to children, grandchildren, nieces, nephews and godchildren. When registered by participant, they'll receive an additional 500 rewards each.
- Rewards increase each year and are kept forever.

Example below shows how a 12 year old in the family of a Guardian Dental, life, Hospital Indemnity and Critical Illness can have their tuition reduced by \$58,500, spread evenly over four years.

Example of College Tuition Benefit[®] Rewards Potential Accumulation -

Only Applies if Added to Four Lines of Coverage - see Representative for Details

Guardian Insurance Product	Sign-up Bonus	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = Bonus year with dental	\$500 per child	\$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
TOTAL	\$500	\$8,000	\$8,000	\$8,000	\$10,500	\$8,000	\$8,000	\$8,000	\$58,500

IMPORTANT NOTES

- College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance. Except for Guardian Davis Vision clients, whose Rewards are offered by Davis Vision.
- To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24th of the year he/she enters 11th grade.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school.
- The Scholarship credits are held in the subscriber's account until they are pledged to registered student. Families do not select a college ahead of time.
- When employees register, they receive a Welcome email and an online account is established so they can see their account balance and add as many eligible students as they wish. Eligible students include: children, grandchildren, nieces and nephews.
- Each Tuesday, registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.
- This program will be part of the employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge).

Deadline dates:

- To use Tuition Rewards, a child must be registered by August 24th of the year he/she enters 11th grade.
- The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if he/she wants to pledge some or all of the Tuition Rewards to the Registered Student. If the subscriber wants to use Tuition Rewards, he/she must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries.
- The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.
- To find out more information, go to <https://www.Guardian.CollegeTuitionBenefit.com>
- College Tuition Benefit is not an insurance benefit and may not be available in all states