



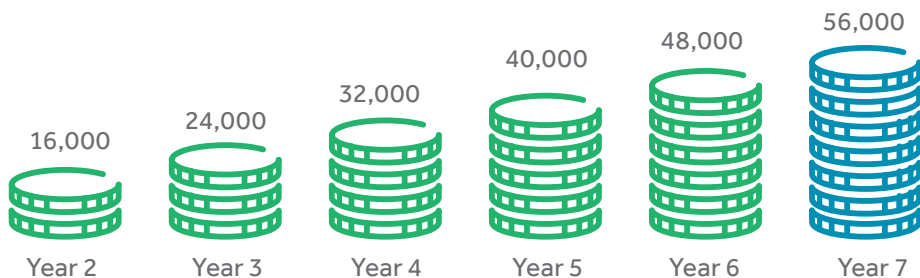
It's true. Guardian can help pay for college.

Now Guardian plan participants can get insurance that includes the College Tuition Benefit. As the cost of college continues to rise faster than inflation,¹ Guardian is helping families keep up by providing this exclusive benefit program that can be used at over 400 colleges and universities nationwide.

- By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards[®] annually for each type of Guardian insurance.²
- Rewards can be given to children, step-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.

A college tuition benefit that increases each year

Example of how a child can have his/her future tuition reduced by \$56,000 when plan participant has four Guardian products over a seven year period.



Important deadlines

- Participants must register students by August 24 of the year when student begins 11 grade.
- The last day for allocating Tuition Rewards to a student registered in a participant's Rewards account is August 24 of the year the student begins 12th grade.

Learn more about the College Tuition Benefit Rewards Program

For more information visit guardian.collegetuitionbenefit.com or contact them directly at 215-839-0119.

College Tuition Rewards Program*

High School Seniors submitted Tuition Rewards Points and had dollar scholarships valued at a record 93.8 million.



In 2019 members in Guardian's CTB program redeemed over 12 million in Tuition Rewards, helping them reduce college tuition.



The Guardian Life Insurance Company of America
New York, NY

guardianlife.com

¹ College costs rising faster than inflation, Washington Examiner, www.washingtonexaminer.com/red-alert-politics/May 28, 2019. ² College Tuition Benefit is available for Guardian Dental, Vision, Hospital Indemnity, Disability, Life, Critical Illness, Cancer and Accident insurance. * These stats are all provided by SAGE as of 2019. SAGE 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. The Guardian Life Insurance Company of America[®] (Guardian). GUARDIAN[®] is a registered trademark of The Guardian Life Insurance Company of America[®]. ©Copyright 2020 The Guardian Life Insurance Company of America. (Future written communications may be in English only.)