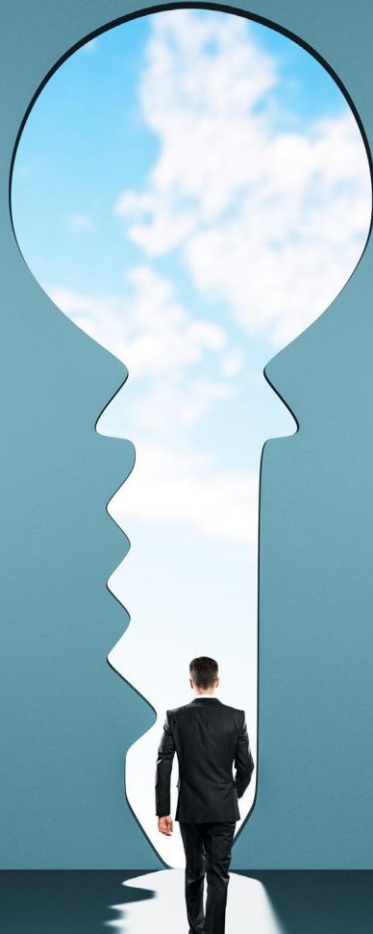




**Financial Wellness begins  
with Education!**



**Differentiate and grow your  
business by providing guaranteed  
scholarships for your clients!**



## **Clients – a key to advisor success!**

The College Tuition Benefit<sup>®</sup>, CTB is a unique financial wellness program that fits seamlessly into your practice. It is designed to differentiate you from your competitors by:

- Attracting clients
- Providing opportunities to arrange client meetings
- Increasing sales/cross-sell
- Awarding clients' actions
- Rewarding client loyalty and retention
- Generating referrals

The **#1** family financial focus is a child's education and CTB provides them with a guaranteed college scholarship option for their children and extended family members.

**78%** of families with children said the cost of education is their **#1** concern<sup>1</sup>

**76%** of students feel high levels of stress about the college application process<sup>2</sup>

**86%** of college students need financial aid<sup>3</sup>

**93%** of students do not get scholarships<sup>5</sup>

**\$142,000** is the average cost to attend college<sup>4</sup>

**\$1.7B** total student debt, impacting 45 million Americans current and future finances<sup>6</sup>

1 - At what costs? Student loan debt, debt stress, and racially/ethnically diverse college students' perceived health; <https://pubmed.ncbi.nlm.nih.gov/29952580/>. Jun. 28, 2018.

2 - Why Are College Applications So Stressful? 5 Helpful Strategies; <https://blog.prepscholar.com/why-are-college-applications-so-stressful#>. Jun. 17, 2022.

3 - What percentage of students receive financial aid? <https://www.bankrate.com/loans/student-loans/fafsa-statistics/#aid> January 04, 2023

4 - How Much Does College Cost? <https://www.bestcolleges.com/research/average-cost-of-college/#:~:text=The%20average%20total%20cost%20for,other%20expenses%20%2D%2D%20was%20%2435%2C551.&text=That's%20roughly%20%24142%2C000%20over%20the%20course%20of%20four%20years>. October 4, 2022

5 - What percentage of students receive financial aid? <https://www.bankrate.com/loans/student-loans/fafsa-statistics/#aid> January 04, 2023

6 - 2022 Student Loan Debt Statistics: Average Student Loan Debt; <https://www.forbes.com/advisor/student-loans/average-student-loan-statistics/>. Sept. 19, 2022.

# Tuition Rewards®

## Tuition Rewards® are like “frequent flyer” miles

1 Tuition Rewards® Point = a \$1 tuition discount, at a network of private colleges and universities, reducing tuition up to 25% annually

College tuition scholarships can provide your loved ones up to 1-year of tuition savings

Over **\$100 million** in tuition discounts redeemed in 2022

## Multiple ways for clients to earn Tuition Rewards

- Meeting with an advisor
- Generating a financial plan
- Supplying advisor referrals
- Signing up and linking to the portal
- Rewarding Clients for their loyalty
- Purchasing products (i.e., Annuities, Disability, Life & LTC)
- Earning 5% match on assets



# The College Tuition Benefit®

We believe “Financial Wellness begins with Education” and it is the foundation to help build a client’s financially secure future by:

- Being the only value-add program of its kind in the marketplace
- Providing a turnkey program that is easy to understand and use
- Improving productivity, engagement, and client satisfaction metrics
- Creating a client’s personal lifetime “Legacy” scholarship program, in their name, that they can gift to students in their immediate and extended family
- Delivering client access to additional financial wellness benefits and premier education planning tools
- Providing advisors and staff 10,000 Tuition Rewards annually in their own accounts for their family members



# The College Tuition Benefit®

- Providing Tuition Rewards since 1995
- Over 460 private colleges and universities in the network
- Only Financial Wellness Program of this type
- More than 10 million individual account holders, business, and institutional clients
- Our company seeks to improve academic outcomes and educational return through investment, education, partnerships, and innovation at the intersection of higher education, families, and students. SAGE CTB, LLC (CTB) affirms our responsibility to promote diversity and equity and to cultivate an inclusive environment reflecting our commitment and values to equitable opportunity for college education, attainment, and funding. We are a company advancing and pushing against the norms of accessibility to a private college education, which arises from our unique lived experiences and cultures. CTB advances these matters because we believe in the potential of every learner, regardless of socioeconomic status, race, gender, or any myriad of intersectionalities.

## Disclaimer:

SAGE CTB, LLC is a third party and is not affiliated with any Securities and investment advisory services. Use of the College Tuition Benefit Program, offered by SAGE CTB, LLC does not constitute advice from the representative. The client accepts full responsibility for his or her own financial decisions and the consequences thereof. All persons are cautioned to seek necessary legal, accounting, insurance, and financial advice only from individuals or firms who are duly licensed and certified under applicable state, provincial, and federal laws and regulations.

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