THE COLLEGE TUITION BENEFIT®

Providing guaranteed scholarships to your clients

Did you know saving for college is one of the biggest challenges families face today and only 7% of college students will receive a scholarship? CTB reduces financial stress and provides a simple and effective way for you to provide your clients with a guaranteed college scholarship and programs to navigate the complexities of college planning.

Valuable sales benefits to help you grow your business

- **Door Opener** – use CTB to get appointments with new prospects and knock-out your competition
- **Drive New Product Sales/Assets** – introduce CTB to existing clients and add new products to their portfolio and accumulate assets
- **Increase Retention Rates** – clients accumulate additional discounts by maintaining policies and managing assets under you
- **High Return** – for a nominal fee, provide tuition discounts to clients for referrals, meeting each year, and managing assets

Program highlights

- Like frequent flyer miles, Tuition Rewards are earned by your clients for meetings, purchasing products, retaining assets, referrals, etc.
- **1 Tuition Rewards Point = $1 guaranteed tuition discount, reducing tuition up to 25%**
- Tuition rewards can be gifted by clients to their children, grandchildren, nieces, nephews, stepchildren and godchildren
- Tuition Rewards are tax-free
- Enjoy other financial wellness benefits: Ready Set College (college planning tools), FastTrak (pre-admission approval), Cash Scholarships, and other benefits

Program Rules

- The client must sponsor students prior to August 31st of the year the student begins 12th grade.
- Clients can transfer points to a student at any time, the last date to give points to a student is August 31st before a child starts the 12th grade.
- The client must submit a sponsored student's Points to member colleges within ten days of application to that school.

Ease of Administering the Program

- Signing-up clients
  - Provide clients with the Memo of Understanding (MOU)
  - Two sign-up options – immediately online or submit a "Client Template" (>25 Clients).
- Annual awarding of client Tuition Rewards – individual online editing – link to batch submission.

Don't forget your Tuition Rewards

Earn 10,000 Tuition Rewards each year, for your sales team and you, when you offer this program to your clients.

FINANCIAL ADVISOR HIGHLIGHTS

Help Your Clients Earn Tuition Rewards

CRITERIA	TUITION REWARDS EARNED	AWARDING FREQUENCY
Customer Behavior Incentives		
Meet with an Advisor	1,000	Annually
Complete a Financial Plan	2,000	Annually
Advisor Referral	500	One-time (max of 5 referrals)
Plan Well Education Sessions	500	Up to 4 sessions in a calendar year
Register and link accounts to E-Money	1,000	One-time
Product Purchase / Assets Under Management		
Annuity	2,000	One-time (max of 5 contracts)
Disability (STD, LTD, Absence Management)	2,000	Annually
Life Insurance	5,000 (1 year) 2,000 (2+years)	Annually (max of 5 policies)
Life Insurance Riders (Accelerated Benefit, Critical Illness & Disability Waiver	2,000	Annually
Long Term Care Policy	2,000	Annually
Managed Account Assets	5% Match of Assets- max $1million	Annually
Students		
Per Each Sponsored Student	500	One-time
Points for Student's Birthday until 18 years old	250	Annually (on birthday)

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