



SAGE Scholars Participating Colleges

- ✤ Rollins College
- Clarkson College
- University of Dayton
- ✤ Colby-Sawyer College
- ✤ John Carroll University
- University of San Diego
 Savannah College of Art
- & Design
- ✤ Beloit College
- ✤ St. Michael's College
- Fontbone University
- ✤ Messiah College
- ✤ Duquesne University
- ✤ Embry-Riddle Aeronautical University
- ✤ Dominican University
- DePaul University
- ✤ Briar Cliff University
- ✤ Clark University
- Worcester Polytechnic Institute
- Creighton University
- Fairleigh Dickinson
 University
- ✤ Wagner College
- Drexel University
- ✤ Immaculata College
- ✤ LaSalle University
- Salve <u>Regina</u> <u>University</u>
- ✤ Austin College

To view a complete list of participating schools, please visit the website

THE COLLEGE TUITION BENEFIT®

www.CollegeTuitionBenefit.com

What is CTB, The College Tuition Benefit(R)

CTB makes it possible for employers to provide their employees' children, grandchildren, nieces, and nephews with guaranteed college scholarships to employees' children, grandchildren, nieces and nephews. There is no scholarship cost to the employer. All scholarships come from the SAGE Scholars Network of colleges. Currently over 30% of the nation's private colleges participate in the Network. When delivered alongside a voluntary benefit program there is no cost to the employer or employee.

What are the benefits to employees and the employer?

When employees enroll they receive Tuition Rewards which increase each year they continue to be employed. Each tuition reward is a guaranteed one dollar reduction in tuition at any participating college. In our most common plan design, the initial scholarship increases, each year, by 5% of the employees 401k/403b retirement account balance. There is no limit to the tuition rewards an employee can accumulate. The maximum tuition rewards that can be used per registered student cannot exceed one year's tuition at a participating school. Employees can earn up to one year's tuition for each child they register

Employers benefit in the areas of Employee Recruitment, Retention and increased 401k participation:

- S Imagine being able to recruit employees by saying, "At our company while you save for your retirement, we help put your children through college."
- 6 Annual scholarships amount to thousands. If an employee leaves employment they must earn far more money and pay taxes to save the same amount on their own.
- 6 13% increase in 401k participation. Where measured, 13% of employees who meet with an enroller go into HR and start saving or increase savings in their 401k.
- 6 Of course, both the employee and the employer benefit from the personalized security provided by Voluntary Benefits, fully explained in a one-on-one enrollment setting.

Why do Colleges Participate?

Colleges are faced with the fact, 2008 was the peak number of 18 year olds in the United States. Colleges have fewer and fewer customers going forward. Additionally, it is very difficult to get contact information for individuals under the age of 18. Colleges' most common source of student information, College Testing Services, is expensive and usually not available until 11th grade. Getting student information this late, makes it almost impossible for a college to recruit students not initially interested in a specific college or students living in a different region of the country.

Being a SAGE Scholar college addresses these recruiting problems. There is no cost to the college for student information and the information is available starting in 9th grade. This allows colleges to target students in other regions of the country, save money and expand the universe of potential students. A figure you may have read is that colleges spend over \$3,100 in marketing costs to fill a seat. SAGE Scholar colleges are working to reduce this cost.

Tell me more about Plan Designs

We offer three plan designs, two of which do not rely on retirement account savings.

Option 1 - Annual 5% Match of Retirement Account Balance

- G Each employee receives 500 Tuition Rewards. Spouses can also register for 500, for a family total of 1,000 Tuition Rewards.
- 5 The Employee's initial award grows each year by 5% of their 401k, 403b, retirement account balance.

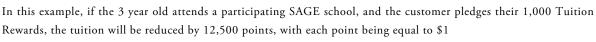
To illustrate how the program helps pay for a child or grandchild's college education; assume a 12 year old in a family where the employee has \$50,000 in the 401k or 403b, assume an annual contribution of \$2,000 into the Plan and a hypothetical 7% investment return.

Age	Retirement Account Balance	5% Reward	SAGE Scholar Balance (balance does not accrue interest)
Reward for Registering a Student			500
12	\$50,000	2,500	3,000
13	\$55,500	2,775	5,775
14	\$61,385	3,069	8,844
15	\$67,682	3,384	12,228
16	\$74,420	3,721	15,949
17	\$81,629	4,081	20,030









Option 2 - Annual 1,000 Tuition Reward Points

- 6 Each employee receives a 1,000 Tuition Rewards at enrollment.
- 6 Each registered student receives 500 Tuition Rewards in their name.
- 6 Employee then receives 1,000 additional rewards annually on an employment anniversary date chosen by the employer

Option 3 – Birthday Plan

- 6 Each employee receives 1,000 Tuition Rewards
- 6 Each registered student will receive annual Tuition Rewards based on their date of birth
- 6 Age 1st 5th 500 Tuition Reward Points
- 6 Age 6th 13th 750 Tuition Reward Points
- 6 Age 14th 17th 1,000 Tuition Reward Points

What else should you know?

- 6 You can learn more at www.CollegeTuitionBenefit.com
- 6 Employees receive CTB whether or not they purchase Voluntary Benefits
- 6 The States of Pennsylvania and Wisconsin have match 529 participant account balances with Tuition Rewards for over a decade
- 6 CTB works with any 401k/403b provider-no change in investments or providers
- 6 Over 225,000 students already registered with thousands more each month
- 6 There is no limit to the number of students you can register, and you do not pick your colleges ahead of

