

# Helping families achieve their college goals

Financial wellness begins with education



Employer Annual Pricing:  
**\$1.50 Per Eligible Employee Per Year**

There's **no cost to employees** to participate in this benefit

**Tuition Rewards**  
 Employees earn Tuition Rewards Points every year they are a part of the CTB program

**Students**  
 Employees can sponsor children, grandchildren, nieces, nephews, stepchildren, and godchildren

**Large Network**  
 Tuition Rewards can be used at SAGE Scholars network of over 450 colleges and universities nationwide

## The College Tuition Benefit® (CTB) Program

MetLife is dedicated to financial wellness and realizes that saving for college is one of the biggest challenges families face today. We have teamed up with the CTB to help reduce the financial stress and provide a simple and effective way for your employees to save for a child or loved one to go to college. Employees enrolled with CTB can earn SAGE Scholars Tuition Rewards® Points to help offset the financial burdens of a four-year undergraduate degree at a network of participating colleges and universities.

### Program Highlights

- Employees can earn a minimum of 2,000 Tuition Rewards Points for every offered line of coverage sold/inforce with MetLife. Capped at 5 lines of coverage totaling 10,000 Rewards Points per year.
- Each Tuition Reward is equivalent to a guaranteed tuition discount of \$1, reducing tuition by up to 25% annually at 450+ participating colleges & universities.
- Tuition Rewards can be gifted to children, grandchildren, nieces, nephews, stepchildren and godchildren.
- Tuition Rewards are tax-free and never expire.

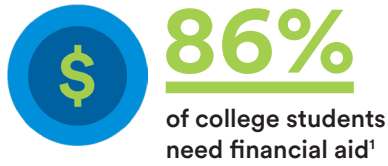
### Tuition Rewards add up!

Let's take a look at a Tuition Rewards\* accumulation example when an employee is offered 5 lines of MetLife coverage.

CTB	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Tuition Rewards	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total	10,000	20,000	30,000	40,000	50,000	60,000	70,000

## The administrative setup is designed to be minimal for you

CTB will only require employee email addresses to get your employees started. After that, CTB will reach out to them directly so they can activate their accounts. Alternatively, they can easily self-register online.



### Customer and Coverage Eligibility for College Tuition Reward Points

Category	Eligible Lines of Coverage
Dental	Dental - Voluntary Dental-DHMO
Term Life	Basic Life and AD&D
Voluntary Life	Optional Life and AD&D both dependent and personal
Short Term Disability	STD, Voluntary STD
Long Term Disability	LTD - Voluntary LTD
Vision	Vision - Voluntary Vision
Accident	Accident Insurance
Critical Illness	Critical Illness
Hospital Indemnity	Hospital Indemnity
MetLife Legal Plans	MetLife Legal Plans

**For current customers to participate in CTB, they must add a new line of coverage from the eligible lines of coverage list found above.**

*Excluded Coverages: Group Auto & Home-Group Pet-Worksite STD-Whole Life-Identity Theft-Health Savings and Spending Accounts*

\*College Tuition Benefit acquired by MetLife products will only accumulate on active lines of coverage. Participants will keep accumulated points on canceled products but will no longer gain additional points on lines of coverage no longer active.

<sup>1</sup> What percentage of students receive financial aid? <https://www.bankrate.com/loans/student-loans/fafsa-statistics/#aid> January 04, 2023

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

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

**metlife.com**

The Tuition Rewards program is a product offered and administered by SAGE CTB, LLC. SAGE CTB, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.

College Tuition Benefit is not eligible for broker commissions or fees.

