



TUITION REWARDS

Help make your clients' dreams a reality

Producer Guide

American
SENIOR BENEFITS

Putting people back into the people business



✿ *Make your dreams come true.....*

As a financial services provider, [American Senior Benefits](#) realizes that your clients are concerned about more than just saving for retirement. That is why we offer a unique tuition scholarship program for your clients, ***Tuition Rewards***.[®] [American Senior Benefits](#) has partnered with SAGE Scholars, an education-funding and information provider specializing in college savings and tuition planning, to offer this program that can help boost your sales.





✿ *What is Tuition Rewards ?*

It is a private college scholarship program offered in connection with fixed and fixed-indexed Annuities, cash value Life Insurance Policies, Long Term Care and Medicare Supplements offered through [American Senior Benefits](#). *Tuition Rewards* offers a scholarship for up to one full year of tuition per designated related student at participating colleges. *Tuition Rewards* generally count as part of their normal institutional and merit scholarships. Through your eligible plans, you earn points toward a private college fund for future generations.

✿ *Tuition Rewards Points - How they Work*



Many credit cards offer “cash back” points and other rewards, so, why can’t an annuity or other Insurance Plan do the same? As of September 2012, almost 300 colleges in 45 states offer the unique *Tuition Rewards* program on your eligible plans through [American Senior Benefits](#). Additional colleges are being added regularly.

You will receive *Tuition Reward* Points as follows: each point is equal to \$1.00 guaranteed minimum scholarship at any member college or university.

TUITION REWARD POINTS

Annuities

Points equal to 5% of annuity cash value at the end of each year.



Cash Value Life Insurance

	Reward Points Earned	Total Accumulated Points
End of Year 1	Points equal to first year premium paid	Min: 1,000 points Max: 5,000 points
End of Year 2	1,000 points	1,000
End of Year 3+	1,000 points each year policy continues	1,000

TUITION REWARD POINTS

Long Term Care Insurance

	Reward Points Earned
End of Year 1	2,500 points
End of Year 2+	500 points for each year policy continues

Medicare Supplement Products

	Reward Points Earned
End of Year 1	1,000 points
End of Year 2 +	100 points

TUITION REWARD POINTS

BONUS POINTS

- *500 point Initial Registration Bonus*
- *500 point Annual Review Bonus*
- *500 point Referral Bonus (one time only)*
- *500 point Bonus for initial appointment*





*Help your clients fund a college
education for someone they love with
Tuition Rewards*

REDEEMING REWARDS

Let's assume you have accumulated 30,000 in Tuition Reward points at the time the recipient of your reward is ready for college.

The institution has a first-year tuition of \$25,000. The maximum tuition rewards the institution will allow this student to use is \$25,000 spread evenly over four years.

That means your child's scholarship will amount to **\$6,250 per year**. Remaining points can be distributed to other children in your family.





✿ *Rewards Maximum*

You can earn up to a maximum of one full year of tuition, spread equally over four years. Some exceptions may apply.

Please visit www.TuitionRewards.com for more details.

✿ *Rewards Enrollment Deadline*


You, or a designated related party, can enroll children, grandchildren, stepchildren, nieces and nephews starting at birth up to August 31st of the year the student begins the 11th grade.

Assignment of *Tuition Rewards* to the student must take place by August 31st of the year the student starts the 12th grade. In other words, points must be transferred from the sponsor's account to the student by August 31 of the year 12th grade begins.

✿ *How to get Started*

Are you ready to start earning your *Tuition Rewards*? If you have not yet received your “**Welcome to Tuitions Rewards**” email courtesy of your [**American Senior Benefits**](#) agent, please contact your [**American Senior Benefits**](#) agent so he/she can add you to *Tuition Rewards*. Once you receive your ‘Welcome’ email, follow the simple steps to complete your online registration. It's that simple!

You can easily view your *Tuition Rewards* statement by signing into your account at www.tuitionrewards.com Electronic notices will be sent to you as new *Tuition Rewards* are posted to your account.





✿ *Enrollment and Rewards Tracking*

After your client has purchased an eligible product, take the time to enroll him or her in the *Tuition Rewards* program by visiting www.TuitionRewards.com. There you will find all of the enrollment information you need, ready to complete online.

Note: your client can check his or her balance at any time on the *Tuition Rewards* web site.



❁ *Who would be Interested in the Rewards Program?*

- Many of your prospective clients
- Parents whose children will be entering college in three or more years
- New parents who want to get a head start.
- Grandparents who want to leave a legacy.
- Aunts and uncles who want to help support nieces and nephews.





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❖ *How Tuition Rewards can Benefit your Sales*

Tuition Rewards is a free program offered to your clients. They earn these rewards simply by purchasing a product through you and [American Senior Benefits](#). Here are ways you can market the program to your prospective clients:

- ***Grow your business*** - attract new business and future sales with this valuable program.
- ***Add Value*** - with an [American Senior Benefit](#) product and *Tuition Rewards*, you can assist your clients in funding both their future retirement ***and*** a child's education.
- ***Preserve Business*** - If a client is considering leaving, explain the program and how *Tuition Rewards* works. By moving products to another carrier, they no longer earn *Tuition Rewards* for the students they have sponsored.
- ***Stay in Touch*** - *Tuition Rewards* gives you the opportunity to get in front of your clients regularly with a positive message.

FREQUENTLY ASKED QUESTIONS...

Q. Why do Colleges participate?

A. Participating colleges use this as an opportunity to attract qualified students. These colleges understand that they need to remain affordable, and they want to reward families who conscientiously save and prepare for their child's education.

Q. Is a child guaranteed admission at participating Colleges?

A. No. The normal admissions standards for each school still apply.

Q. Can a child still apply for financial aid?

A. Yes. Financial aid should be discussed with a financial advisor, high school guidance counselor or intended college when the time is appropriate. Participating colleges reserve the right to use *Tuition Rewards* as part of or separate from the normal financial aid package.

Q. What happens to earned Tuition Reward credits if an annuity contract is completely surrendered or annuitized?

A. If there is a partial surrender or annuitization, the 5% annual crediting continues in force on the reduced net value, and all prior points continue to accumulate. If the annuity ends completely, the points will not continue to grow but will remain as is. As for other products, points will be granted as long as the plans remain in force.

FREQUENTLY ASKED QUESTIONS...

Q. When a child attends college, must I use my eligible Tuition Reward points?

A. No. It is always your choice of how to finance the child's education.

Q. Is this Tuition Reward guaranteed?

A. Yes. the program is a guarantee of a minimum discount. Or, colleges might blend the Tuition Rewards into the total financial reward package they can offer your student.

Q. What if my designated student's favorite college is not on the list ?

A. More colleges are being added all the time, and their favorite may be added to the list by the time they need to select a school.

Q. Will public schools ever be part of the program?

A. The Tuition Rewards program is for private colleges-not public (state) schools-at the undergraduate level only.

Q. What happens to unused rewards?

A. You may re-allocate unused rewards to other related children.

Contact your [American Senior Benefits](#) agent for more information.

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SENIOR BENEFITS

Putting people back into the people business

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Program is subject to change Program is applicable to any eligible products issued on or after September 15, 2012.

Eligible products include fixed and fixed-indexed annuities, cash value life insurance policies, Long Term Care policies, and Medicare Supplement policies issued through American Senior Benefits companies. Single premium immediate annuities are not eligible.

Please note that participating colleges are exclusively responsible for providing all Tuition Rewards. American Senior Benefits does not provide any guarantees in connection with this program.