

Helping families achieve their college goals

Financial wellness
begins with education



There's **no cost to the 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.

The need for college funding solutions



80%

of families say their #1 financial concern is the cost of a child's education



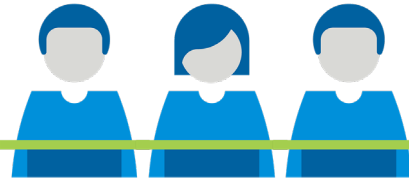
Average Cost to Attend College is

\$142,000

 in the U.S.

86%

of College Students Need Financial Aid



[metlife.com](https://www.metlife.com)

The Tuition Rewards program is provided by SAGE CTB, LLC. MetLife does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of MetLife. MetLife reserves the right to discontinue the College Tuition Benefit program at any time without notice. The College Tuition Benefit is not an insurance benefit and may not be available in all states.

*Lines of coverage include: Life (suite of products, Basic Life and AD&D=1 line of coverage, Voluntary life, dependent life and voluntary AD&D=1 line of coverage), STD (suite of products), LTD (suite of products), Dental (suite of products), Vision (suite of products), Legal, Critical Illness, Accident, and Hospital.



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