



The College Tuition Benefit®

Did you know that 78% of families with children report their number one financial concern is the cost of their children's education?

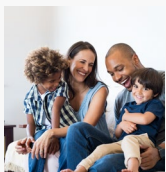
Much like a frequent flyer program, employees earn Tuition Rewards Points that can be redeemed for tuition discounts at more than 455 participating colleges and universities.



"My experience with Tuition Rewards has been great. I love getting extra rewards from my employer each year. I'm looking forward to my daughter being able to use Tuition Rewards to contribute towards her college education. Thank you for all you do for children and families!"

Hillary M. | Gardner, MA

Advantages to your family



- ✓ Help achieve a major life goal of saving for college
- ✓ Help with college planning



- ✓ Tuition Rewards Points never expire
- ✓ Program is available to extended family members*



- ✓ Easy to understand program
- ✓ Large network of colleges and universities to choose from



- ✓ 90% of participating colleges are ranked as "America's Best Colleges" by US News and World Report



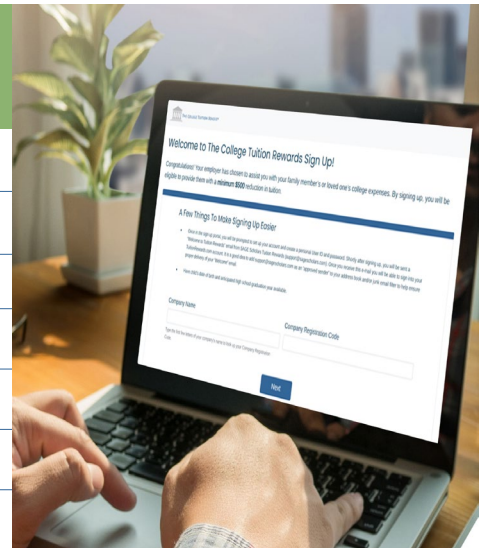
The College Tuition Benefit[®]

Colonial Life Tuition Rewards[®] Program

Here's How the Program Works

- ✓ Employees that are signed up receive 2,000 Tuition Rewards Points annually or a 5% match of their employer sponsored retirement plan
- ✓ 1 Tuition Rewards Point equals \$1 in tuition reduction
- ✓ Employees can give Tuition Rewards Points to their children, grandchildren, nieces, nephews, stepchildren and godchildren
- ✓ **Colonial Life signs up employees in CTB at NO additional cost to the employees**

Age	Retirement Account Balance	2,000 Tuition Rewards Points or 5% Match	Tuition Rewards Balance
Tuition Rewards at Sign Up			1,000
12	\$35,000	2,000	3,000
13	\$39,450	2,000	5,000
14	\$44,212	2,221	7,221
15	\$49,307	2,465	9,686
16	\$54,758	2,738	12,424
17	\$60,591	3,030	15,454



In this example the participant receives a 1,000 sign up bonus when they register a 12-year-old child. As your retirement account grows, so do your Tuition Rewards Points!

How to Sign Up for CTB

Visit <https://registration.collegetuitionbenefit.com/?ref=planone>

- ✓ Company Name
- ✓ Company Registration Code

NOTE: Type in the first few letters of your company's name to look up your Company Registration Code