




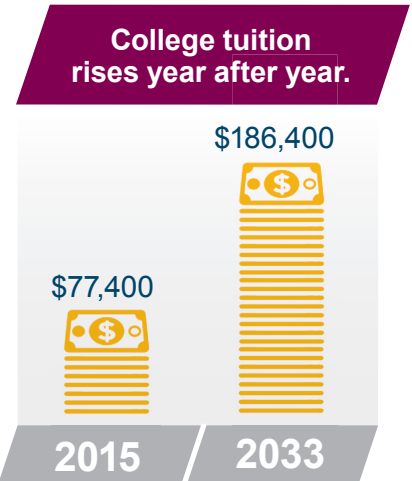


# It's true. Guardian Dental can help members pay for college.



Now employees can get dental insurance that includes a college tuition benefit — one they can't get with any other dental plan. As the cost of college continues to rise faster than inflation and medical costs,<sup>1</sup> Guardian is helping families keep up by providing this benefit in arrangement with SAGE College Tuition Benefit.

-  Employees enrolled in a Guardian Dental plan earn \$2,000 in annual Tuition Rewards®, and a bonus in year 4.
-  Tuition Rewards can be used at over 345 institutions, with 80% ranked among “America’s Best” by US News and World Report.
-  Employees can share the benefit with relatives, including children, nieces, nephews and grandchildren, subject to certain restrictions.
-  This exclusive benefit can help employers attract and retain talent.
-  Colleges participate as a way to boost their student recruitment.



The average cost of a four-year college education is expected to increase over 140% by 2033.<sup>2</sup>

## A college savings plan that does the work for you.

With the College Tuition Benefit, you earn \$2,000 for every year you're a Guardian Dental member, plus bonuses.



This example shows how the College Tuition Benefit would help a 12-year-old in the family of a Guardian Dental subscriber. If the student attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000, spread evenly over the first four years of attendance.

To learn more about this unique benefit, contact your Guardian Sales Representative.



GUARDIAN®

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<sup>1</sup>U.S. Census Bureau <sup>2</sup>Based on 2014-15 average tuition and fees as reported by The College Board® and assuming an annual 5% increase. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America and are used with express permission. Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries. The Tuition Rewards program is provided by College Tuition Benefit. Guardian does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian. For Agent/Broker Use Only. Not For Use With The General Public.