



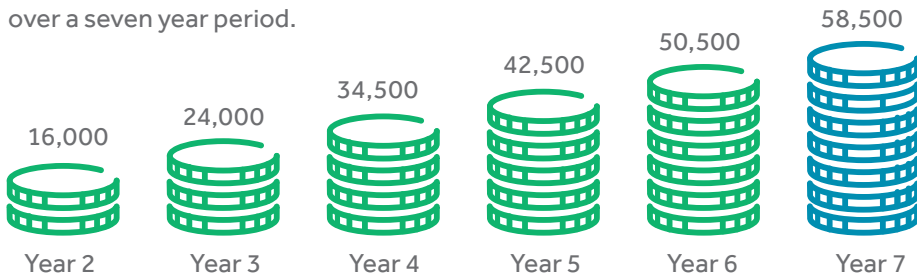
It's True. Guardian Can Help Pay For College.

Now Guardian plan participants can get insurance that includes the College Tuition Benefit. As the cost of college continues to rise faster than inflation and medical costs,¹ Guardian is helping families keep up by providing this exclusive benefit program that can be used at over 400 colleges and universities nationwide.

- By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards[®] annually for each type of Guardian insurance.²
- Participants of Guardian Dental receive an additional bonus after four years.
- Rewards can be given to children, step-children, grandchildren, nieces, nephews and Godchildren. When registered by a participant, they'll receive an additional 500 rewards each.
- Rewards increase each year and participants keep them forever.

A college tuition benefit that increases each year

Example of how a child can have his/her future tuition reduced by \$58,500 when plan participant has four Guardian products over a seven year period.



See how Guardian plan participants can earn even more rewards with multiple Guardian products.

This is just an example — participants can refer to their plan details to see what coverage they have.

Guardian Insurance Product	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = bonus year with dental	2,000	2,000	2,000	4,500*	2,000	2,000	2,000	16,500
Life	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
Hospital Indemnity	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
Critical Illness	2,000	2,000	2,000	2,000	2,000	2,000	2,000	14,000
Total	8,000	8,000	8,000	10,500	8,000	8,000	8,000	58,500

The Guardian Life Insurance Company of America
New York, NY

guardiananytime.com

2019-79663 (5/21)

College tuition rises year after year.

\$77,400

2015

\$186,400



2033

The average cost of a four-year college education is expected to increase over 140% by 2033.³

Important deadlines

- Participants must register students by August 24 of the year when student begins 11th grade.
- The last day for allocating Tuition Rewards to a student registered in a participant's Rewards account is August 24 of the year the student begins 12th grade.

¹ U.S. Census Bureau 2016. ² College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, Disability, Life, Critical Illness, Cancer and Accident insurance. ³ Based on 2014-15 average tuition and fees as reported by The College Board[®] and assuming an annual 5% increase. The Tuition Rewards program is provided by SAGE CTB, LLC. Guardian does not provide any services related to this program. SAGE CTB, LLC is not a subsidiary or an affiliate of Guardian. Guardian 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. The Guardian Life Insurance Company of America[®] (Guardian). GUARDIAN[®] is a registered trademark of The Guardian Life Insurance Company of America[®].