



An Important Update on our College Tuition Benefit Program

A key element of our Group Benefits strategy is to enhance and expand our portfolio of products and services to support the well-being of our members. As part of this focus, we also continually evaluate our existing products and services, measuring their impact and seeing how well they align with our Purpose and strategy.

After an analysis of our current benefit offerings, we have decided to remove the College Tuition Benefit (CTB) from our portfolio and sharpen our focus to designing and delivering benefit solutions that meet the larger needs of our diverse customer base.

With this change:

- CTB will be removed from any of your aligned Guardian coverage(s) at your next **plan anniversary**. There is no action required on your part.
- After your next **plan anniversary**, employees registered with CTB will no longer accrue new Tuition Reward points. However, any earned Tuition Rewards points will not expire.
- Registered employees existing College Tuition accounts will remain active, and employees will continue to receive communications from SAGE if they have elected to do so.
- Registered employees can view their accounts, including reward balances and registered students at <https://www.tuitionrewards.com>
- Employees wishing to register and access their earned Tuition Rewards can do so by completing the following steps no later than 90 days after your upcoming anniversary date.
 - Go to <https://registration.collegetuitionbenefit.com/?ref=guardian>
 - User ID is your Guardian Group Plan Number
 - Password is Guardian
- Please share this information with your plan participants using the attached slip-sheet

If you are interested in continuing to offer College Tuition Benefit as part of your benefit package, please contact SAGE (CTB vendor) for the CTB Select direct purchase option by going to: <https://ctbselect.collegetuitionbenefit.com/hidden/sign-up/> or a SAGE team member can be reached at ctbselect@collegetuitionbenefit.com

For questions about your existing Guardian College Tuition Benefit offering, please contact admin@collegetuitionbenefit.com

If you have questions about this notice, please contact us at 1-800- 627-4200.

Thank you for choosing Guardian. We are committed to providing you and your employees with access to quality benefit offerings that support and drive wellness and appreciate your business.



An important update on our college savings program

Guardian's Group Benefits strives to enhance and expand our portfolio of products and services to support the well-being of our members. As part of this focus, we continually evaluate our existing products and services, measuring their impact and assessing their alignment with our purpose and strategy. After careful analysis, we have decided to discontinue the College Tuition Benefit (CTB) program as of December 31, 2022.



With this update

- CTB will be removed from aligned Guardian coverages on your next plan anniversary.
- After your next anniversary date, employees registered for CTB will no longer accrue new Tuition Rewards Points.
- Any accrued Tuition Rewards Points for registered members will not expire.
- CTB accounts for employees registered in the program will remain active. Registered employees will continue to receive communications from CTB if they have elected to do so.

How to access accrued CTB Tuition Rewards Points

- Registered employees can continue to view and manage their accounts, as they do today.
- Employees not currently registered, must do so by completing the following steps within 90 days post their group anniversary date.
 - Go to <https://registration.collegetuitionbenefit.com//?ref=guardian>
 - Click on register
 - User ID is your Guardian Group Plan Number
 - Password is Guardian

For questions about the College Tuition Benefit offering, please contact SAGE directly at admin@collegetuitionbenefit.com

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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College Tuition Benefit is available for Guardian Dental, Vision with Davis Vision Network, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance until December 31, 2022. Some plan exclusions may apply. 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. College Tuition Benefit is not an insurance benefit and may not be available in all states.