

What Others Are Saying About Tuition Rewards

“The SAGE Scholars Tuition Rewards program offers my family an innovative and economical way to help our son Alexander enjoy the benefits of a Drexel University education.”

Nana D.

“We’re so thrilled with the SAGE program. After our son Ryan enrolled at DePaul University (with a Tuition Rewards scholarship of \$3,475), we enrolled our niece too!”

R. Rodriguez

“Our son Brock is now a sophomore and was granted the SAGE Tuition Rewards scholarship. We are still thankful and appreciate all the help that SAGE provided!”

Brenda B.

Potential clients are always interested in hearing about leaving a scholarship legacy for their children or grandchildren, especially when I tell them there’s no cost. Tuition Rewards is the only way to go!!”

John S.



GOLDENCARE USA
10700 County Rd. 15
Plymouth, MN 55441
Phone: 800-842-7799
Website: www.goldencareagent.com

Announcing
GOLDENCARE USA's

New LTC Lead Generation Program Tuition Rewards



For Agent Use Only

PROTECTING ASSETS WITH LTC INSURANCE AND FUNDING HIGHER EDUCATION

GOLDENCARE USA, America's Home for Long-Term Care Insurance, is offering its agents a unique and valuable Long-Term Care Lead Generation Program called "Tuition Rewards." It was developed by SAGE Scholars, a specialist in college savings and tuition planning. Tuition Rewards can boost your success by offering your clients a no-cost way to reduce the cost of college tuition for their loved ones by thousands of dollars. Over 200 private colleges across the country participate in this money-saving program.

What Does It Cost Me and My Clients? How Do I Register?

You pay nothing for this lead generation program and you make Tuition Rewards available to your prospects and clients FREE of charge, whether or not they purchase coverage. All you have to do is tell your clients about Tuition Rewards, and fill in the access code on the informative brochure you provide after your visit. To obtain such access code, you, the agent, must register by logging onto www.ltcrewards.com. You will use the access code provided for each client you visit. Active GOLDENCARE USA agents are eligible to market the program to clients with a minimum of \$200,000 in assets or \$80,000 in annual family income.

How Tuition Points Are Earned

- Each Point = \$1 in tuition reduction
- First, 5,000 bonus points are awarded upon enrollment per individual with SAGE. That's 10,000 for a couple!
- Then, at the end of the first year and each subsequent year, an additional 2,000 points will be added to each individual account, provided contact information for such account is validated by visiting www.tuitionrewards.com and logging on.
- The maximum points that may be used for tuition reduction varies from college to college, up to as much as one full year of college in some cases. The maximum award amount will be paid out equally over four years. You and your clients can visit www.tuitionrewards.com for details on participating private colleges and their point maximums.

Individual Example

Year	Bonus Points	Base Points	Total Points
1	5,000	2,000	7,000
2		2,000	9,000
3		2,000	11,000
4		2,000	13,000
5		2,000	15,000
6		2,000	17,000
7		2,000	19,000
8		2,000	21,000
9		2,000	23,000
10		2,000	25,000
Totals	5,000	20,000	25,000

For Couples, this amount can be doubled!

Example - Redeeming Rewards

Using the example shown, assume after ten years your clients, a married couple, have accumulated 50,000 points at the time their first child/grandchild is ready for college. Assume one year's tuition is \$27,000 and the maximum award the school allows is 25,000 points. Your clients will be able to use 6,250 points (25,000÷4) in each of the four years of the child's/grandchild's college education. The remaining balance of 25,000 points plus future credits may be used for other children.

How Tuition Rewards Can Benefit Your Sales

- It creates an opportunity for you to meet with prospects and clients.
- It helps grow your business while helping your clients fund a college education.
- It provides you with a unique lead generation tool.

Who Would Be Interested in the Tuition Rewards Program?

- Any of your long-term care prospects
- Any parent whose child(ren) will be entering college in 2+ years
- Grandparents who want to assist grandchildren and/or leave a legacy behind
- Aunts and uncles who want to help support their niece's/nephew's college education

About SAGE Scholars Inc.

- Incorporated in 1995 in Pennsylvania by Dr. James B. Johnston, former Director of Admissions and Financial Aid, Wharton Graduate School, and other educators.
- SAGE is experiencing significant growth in three areas:
 - **Member Colleges**
 - **Student Participants**
 - **Financial Providers**
- Participants now include colleges in 34 states and more than 115,000 students in all 50 states. SAGE added 14,571 student participants in the past 12 months and is the largest U.S. private college savings program (as measured by students and financial assets).
- For additional information about SAGE Scholars visit:

www.tuitionrewards.com

