

# Financial Wellness

## Begins with Education

### Meet your financial goals & earn guaranteed college scholarships with your advisor

Saving for college is one of the biggest challenges families face today. The College Tuition Benefit® (CTB) and your advisor can reduce financial stress and provide a simple and effective way for your family to send a child or loved one to college.

### Program Highlights

- Like frequent flyer miles, earn **Tuition Rewards® Points** by meeting with an advisor
- 1 Tuition Reward = \$1 guaranteed tuition discount, reducing tuition up to 25% annually, at 460+ participating colleges & universities
- Tuition Rewards can be gifted to children, grandchildren, nieces, nephews, step and godchildren
- Tuition Rewards are tax free

### Tools & Resources to help families navigate all aspects of higher education



**FastTrak®** – students create a profile and are matched with colleges for a personalized admissions process



**Ready Set College®** – comprehensive college & career planning tools for students and parents



**Newsroom** – access to articles, tips, and advice about every step of the college process, funding, preparation, and career planning



**Educational Foundation** - offers hundreds of thousands of dollars in annual scholarships to students



**Tuition Prime** – a minimum 10% tuition discount for adult continuing education, degree programs, occupational certifications, special interest courses, etc.



**Accidental Death** - \$5,000 Account Holder Accidental Death Scholarship program

**Shon McLain**  
Financial Advisor  
smclain@financialguide.com

# Financial Wellness Begins with Education

WAYS TO EARN POINTS	TUITION REWARDS EARNED	AWARDING FREQUENCY
 <b>Client Opportunities</b>		
Meet with an Advisor	1,000	Annually
Complete a Financial Plan	2,000	Annually
Advisor Referral	500	One-time (max of 5 referrals)
Plan Well Education Sessions	500	Up to 4 sessions in a calendar year
Register and link accounts to E-Money	1,000	One-time
 <b>Product Purchase / Assets Under Management</b>		
Annuity	2,000	One-time (max of 5 contracts)
Disability (STD, LTD, Absence Management)	2,000	Annually
Life Insurance	5,000 (1 year) 2,000 (2+years)	Annually (max of 5 policies)
Life Insurance Riders (Accelerated Benefit, Critical Illness & Disability Waiver)	2,000	Annually
Long Term Care Policy	2,000	Annually
Managed Account Assets	5% Match of Assets- max \$1 million	Annually
 <b>Student Opportunities</b>		
Per Each Sponsored Student	500	One-time
Points for Student's Birthday until 18 years old	250	Annually (on birthday)

The College Tuition Benefit® (CTB) is offered through SAGE Scholars, Inc. and/or SAGE CTB, LLC. which are solely responsible for their own products and services provided and are not affiliated with MML Investors Services, LLC. or its affiliated companies. Neither MML Investors Services, LLC nor any of its subsidiaries, employees or representatives are authorized to give legal or tax advice. Consult your own personal attorney legal or tax counsel for advice on specific legal and tax matters. CRN202607-4595357