

# Tuition Rewards

*Making dreams come true*

By planning your retirement and insurance needs through an American Senior Benefits agent, you will have access to Tuition Rewards™, a unique scholarship program. This unique college savings and tuition planning program is offered to you at absolutely no cost to you.

## REDEEMING YOUR POINTS

- ◊ Register your loved ones. This includes children, grandchildren, stepchildren, nieces and nephews.
- ◊ A child must be registered by August 31st of the year they begin 12<sup>th</sup> grade.
- ◊ Points must be assigned to the student by August 31st of the year they begin 12<sup>th</sup> grade.
- ◊ Use the points at one of 450<sup>+</sup> participating private colleges.
- ◊ Reduce their tuition by as much as 25% per year for 4 years! Remaining credits can be used by another registered loved one.

One Tuition Point equals One Tuition Dollar.

## HOW TO EARN TUITION POINTS

### ANNUITIES

Points equal 5% of the annuity cash value at the end of each year.

### CASH VALUE LIFE INSURANCE

Points equal the first year's paid premium. Minimum award is **1,000 points**. Maximum awarded is **5,000 points**. Years two and on will accumulate 2,000 points per year.

### BONUS POINTS!

500 points for initial registration  
500 points for referring a friend  
(Up to 5 per account)  
500 points for annual reviews

### LONG TERM CARE & ASSIST

Points the first year are **2,500**. Years 2+ will accumulate 500 points per year.

### MEDICARE SUPPLEMENT

Points the first year are **1,000**. Years 2+ will accumulate 100 points per year.

### MEDICARE ADVANTAGE

Points the first year are **2,000**. Years 2+ will accumulate 2,000 points per year.

Program is subject to change. Points are awarded for eligible products issued through American Senior Benefits companies. Single premium immediate annuities are not eligible. Participating colleges are exclusively responsible for providing all Tuition Rewards. American Senior Benefits does not provide any guarantees in connection with this program.

# Bonus Points

*Introduce Your Loved Ones!*

1. Name: \_\_\_\_\_

Phone: \_\_\_\_\_ City, St: \_\_\_\_\_

How do you know them? \_\_\_\_\_  
\_\_\_\_\_

2. Name: \_\_\_\_\_

Phone: \_\_\_\_\_ City, St: \_\_\_\_\_

How do you know them? \_\_\_\_\_  
\_\_\_\_\_

3. Name: \_\_\_\_\_

Phone: \_\_\_\_\_ City, St: \_\_\_\_\_

How do you know them? \_\_\_\_\_  
\_\_\_\_\_

4. Name: \_\_\_\_\_

Phone: \_\_\_\_\_ City, St: \_\_\_\_\_

How do you know them? \_\_\_\_\_  
\_\_\_\_\_

5. Name: \_\_\_\_\_

Phone: \_\_\_\_\_ City, St: \_\_\_\_\_

How do you know them? \_\_\_\_\_  
\_\_\_\_\_