



## Agent QuickStart Package

To be used for Universal and Index Universal Life Insurance Products

- ☑ FundCollege Procedures - Agent
- ☑ Tuition Rewards Sponsor Enrollment Form
- ☑ Tuition Rewards Student Enrollment Form
- ☑ Tuition Rewards Sponsor Certificate

RZFinancial  
**Ne**ttwork

Expand your **Resources**. Enjoy the **Rewards**.

**888.849.8096 | [www.rzfnetwork.com](http://www.rzfnetwork.com)**

## RZ Financial Network - FundCollege Procedures

1. Complete The Tuition Rewards Sponsor and Student Enrollment forms while meeting with your client.
2. Fax or email the forms directly to Traci Prewitt at RZ Financial Network: (763) 295.8110 or [tprewitt@rzfnetwork.com](mailto:tprewitt@rzfnetwork.com).
3. On the Allianz life insurance application, list the following FundCollege writing number – **795000101**, and make sure a **17% split** is indicated on the application.
4. Upon delivery of the application, verify that the FundCollege writing number – **795000101** is on the application.
5. Tuition Rewards Points will be credited immediately to the client after paid commission is received.

For further information, please contact Mike Mallowney or Charlie Anderson at RZ Financial Network: (888) 849.8096 or [mmallowney@rzfnetwork.com](mailto:mmallowney@rzfnetwork.com) , [canderson@rzfnetwork.com](mailto:canderson@rzfnetwork.com).



# Registration for SAGE Scholarship Program

One form per Sponsor. All fields are required. Please return this form to your Agent.

## **Agent Information**

Full Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Welcome to the Tuition Rewards Program!

The students in your life have an exciting new opportunity to earn scholarships towards their college tuition. The SAGE Tuition Rewards Program is now available to your children, grandchildren, nieces and/or nephews. The best part: this program is being provided to you absolutely free!

Please complete the fields below and return this form to your Agent. When your registration is complete, you'll then receive a "Welcome Email" with further instructions on account activation. Please visit [www.tuitionrewards.com](http://www.tuitionrewards.com) for any information regarding account activation, participating Universities, program details, terms and conditions and FAQ's.

## **Sponsor (Parent) Information (Please Print)**

### **ALL FIELDS REQUIRED**

Full Name	
Address City, State & Zip Code	
Phone Number	
Date of Birth	
E-mail Address*	

The Tuition Rewards program is free to member families in part because the plan is entirely web-based (i.e. no statements). You must provide a valid e-mail address in order to register.

I (and my parent(s) or legal guardian if I am under 18 years of age)(and any assignee, successor and/or beneficiary) voluntarily and knowingly release and discharge Imeriti, Inc., its agents, employees, trustees, directors, officers, contractors, and all other persons or entities associated with them from all claims, liabilities, and losses whatsoever asserted by or on behalf of me, or by my parents or legal guardian (or any assignee, successor and/or beneficiary) in any way arising from or related to my (my child's or ward's) enrollment or participation in an Imeriti, Inc. college funding program/FundCollege.net/Tuition Rewards or any marketing program offered by SAGE Scholars through Imeriti, Inc. This Release includes loss or damage claimed to be caused in whole or in part by the negligence of Imeriti, Inc. I (or my parent(s) or legal guardian if I am under 18 years of age) (and any assignee, successor and/or beneficiary) understand that in signing this document, I (or we) surrender my/our rights to make a claim or file a lawsuit against Imeriti, Inc. for personal injury, property damage, wrongful death, products liability (including strict liability), breach of warranty or contract, or under any other legal theory, except in cases of intentional wrongs or the gross negligence of Imeriti, Inc.

I (and my parent(s) or legal guardian if I am under 18 years of age) (and any assignee, successor and/or beneficiary) agree(s) to defend, hold harmless, and indemnify Imeriti, Inc. from any claim and from any ability, loss, damages, or expenses (including attorney's fees) resulting from a claim brought by a fellow student or participant, parent, licensed life agent, or any other person for loss or damage caused by FundCollege.net, Imeriti, Inc., Tuition Rewards or any marketing program offered by SAGE Scholars.

If any part of this Acknowledgement of Personal Responsibility, Assumption of Risk and Release is found by a court or other competent authority to be invalid, Personal Responsibility, Assumption of Risk and Release nevertheless will be in full force and effect.

By signing below, I agree to all terms and conditions stated above.

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

**NOTE to RZ Financial Network Agents:** Fax this form to RZ Financial Network's home office at (763) 295.8110 for processing.

[www.TuitionRewards.com](http://www.TuitionRewards.com)

Brought to you by SAGE Scholars ~ "Making Private College Affordable."



# STUDENT FORM

## Registration for SAGE Scholarship Program

One form per Student. All fields are required. Please return this form to your Agent.

### Agent Information

Full Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

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Dear Parent:

The students in your life have an exciting new opportunity to earn scholarships towards their college tuition fees. The SAGE Tuition Rewards Program is now available to your children, grandchildren, nieces and/or nephews. The best part: this program is absolutely free to you!

**Students must be enrolled in the program by August 31<sup>st</sup> before their junior year of high school;** participating colleges are given at least two years to recruit students in the Tuition Rewards Program. Each student will receive a 500 Tuition Rewards point bonus (1 point equals \$1) upon being enrolled.

The scholarships, called Tuition Rewards, are discounts – for up to one full year’s tuition (spread over four years) – provided by participating private colleges and universities. For a list of member schools, please visit [www.TuitionRewards.com](http://www.TuitionRewards.com).

Please complete the fields below and return this form to your Agent.

Student Information (Please Print)	
Full Name	
Student Address (street) (City, State, Zip)	
Phone Number	
Gender	
E-mail Address	
Date Of Birth (MM/DD/YYYY)	
Expected HS Graduation Year (YYYY)	

Sponsor (Parent) Information (Please Print)	
For record keeping purposes only	
Full Name	
Phone Number	
E-mail Address	

**NOTE to RZ Financial Network Agents:** Fax this form to RZ Financial Network’s home office at (763) 295.8110 for processing.

[www.TuitionRewards.com](http://www.TuitionRewards.com)

Brought to you by SAGE Scholars ~ “Making Private College Affordable.”

# SAGE Tuition Rewards

## Congratulations!

You have received your first 500  
Tuition Rewards points!

This certificate is awarded to:

### How to claim your Tuition Rewards

- By filling out your sponsor enrollment form you will be pre-registered in the SAGE Scholars Tuition Rewards program
- Look for a "Welcome" e-mail from SAGE Scholars in your inbox! This will contain the information you need to quickly and easily complete your account registration and redeem your immediate 500 points.

To help ensure that you receive this e-mail, please add "support@sagescholars.com" to your email address book or junk-mail filter.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



[www.tuitionrewards.com](http://www.tuitionrewards.com)

Please see second page and visit [www.tuitionrewards.com](http://www.tuitionrewards.com) for terms and conditions.

# Important Information About The Tuition Rewards Program

Congratulations! You have taken the first step to enrolling you in the SAGE Scholars Tuition Rewards program.

## [Terms & Conditions](#)

This SAGE Scholars, Inc. ("SAGE Scholars") Tuition Rewards Member Agreement contains details about the relationship between you and SAGE Scholars relating to the Tuition Rewards program (the "Program"). You must accept the terms of this Sponsor Agreement in order to participate in the Program. By enrolling as a Tuition Rewards sponsor, you agree to these terms and conditions, as may be amended from time to time. These terms and conditions, as well as other information on the Program, including the listing of SAGE participating schools and the maximum tuition discount honored by each participating school, can be obtained online at [www.tuitionrewards.com](http://www.tuitionrewards.com). If you do not agree to all of the terms of this Agreement, then do not click the "Submit Registration" button to complete the enrollment process.

## [Eligibility for the Tuition Rewards](#)

Multiple account holders ("sponsors") from the family (e.g., parents, grandparents, and other family members, etc.) may earn Tuition Rewards to benefit one or more designated children. Tuition Rewards are limited to full-time undergraduate tuition at participating colleges. Students are eligible to be enrolled and designated as a student beneficiary of a sponsor from birth until August 31st between a student's sophomore and junior years in high school. The student ("beneficiary") must be a family member of the account holder. This includes children, grandchildren, nieces and nephews (including "step" and "god" relations). Sponsorship of one or more students by a group or organization is not permitted.

## [Tracking of Rewards - Non-Asset Based Sources](#)

Tuition Rewards generated by an account holder's participation in a non-asset based program are typically accumulated on an annual basis. The calculation methods and amounts (if fixed amounts) vary between financial partners of SAGE. Please consult the documentation or literature specific to your program for specific information.

## [Redemption of Rewards](#)

The account holder ("the sponsor") must, at the time of the application to the school, submit a Tuition Rewards statement to each member college to which a student beneficiary applies. Failure to submit the Tuition Rewards Statement at the time of application may invalidate the use of the Tuition Rewards. The Tuition Rewards Statement must be submitted electronically by the means provided on [www.tuitionrewards.com](http://www.tuitionrewards.com). No other method will be accepted. The sponsor may submit multiple Tuition Rewards statements – as long as the student is applying to the school.

## [Use of Rewards](#)

The Tuition Rewards will be remitted solely as a reduction from the member college's full tuition bill and will not be awarded in cash. Assets used to establish Tuition Rewards need not be used to finance beneficiaries' college costs.

## [College Information, Admission, and Transfers](#)

Students must apply to and be accepted through a college's normal admissions procedures to qualify for Tuition Rewards at a participating college. Eligibility for a Tuition Reward neither helps nor hurts in the admissions process. If a student transfers from a participating or non-participating college to a participating college, the college accepting the student has the right to decide whether it will honor the remaining Tuition Rewards. Students need not select a college for Tuition Rewards prior to college application.

## [Expiration of Rewards](#)

Student-specific Tuition Rewards, or Tuition Rewards that have been allocated to a student by an account holder, if unused by the student, will expire three years after that student's date of high school graduation. However, an account holder can request that these rewards be transferred to a different eligible student within that time frame so long as the recipient was enrolled in the program concurrently with the original beneficiary.

## [Transfer of Rewards](#)

Account holders are free to transfer points to and from listed students until August 31st between a student's junior and senior years in high school. After that date, the student's account is locked. If a student matriculates to a non-member school, the account holder may request that the points allocated to that student be moved to another eligible student listed on the account holder's account. Proof of matriculation to a non-member school may be requested.

## [New School Membership](#)

In the event that a student you sponsor in the Tuition Rewards program attends a college or university that, at the student's time of application, is not a member of the Tuition Rewards program, but which later joins the Tuition Rewards consortium, that school is under no obligation to alter existing financial aid awards to account any Tuition Rewards points associated with matriculated students.

## [E-mails We Send](#)

You may opt out of certain e-mail announcements including updates on new member schools and financial partners. However, to remain enrolled in the Tuition Rewards Program, you may not opt out of receiving e-mails that pertain to your account balance and important reminders, such as deadlines to submit Tuition Rewards to member schools. It is the sole responsibility of the account holder to verify that he or she can receive e-mails from SAGE Scholars, and to maintain an accurate and working e-mail address in our system. Furthermore, SAGE Scholars, Inc. is not responsible for any junk e-mail, SPAM filtering or other e-mail filtering you or your e-mail provider may have in place. For help with e-mail filtering, including information on how to add [sagescholars.com](http://sagescholars.com) and [tuitionrewards.com](http://tuitionrewards.com) as an approved e-mail sender to your account, please consult your e-mail documentation or contact your e-mail provider.

## [Responsibilities](#)

Participating colleges are exclusively responsible for providing all Tuition Rewards. Participating colleges may individually impose reasonable rules and regulations, neither substantially inconsistent with this application, nor with the individual colleges' normal conditions imposed upon their institutional financial aid award, governing the use of Tuition Rewards. Sponsors invest solely at their own risk and must determine for themselves the suitability of those financial vehicles. The colleges and SAGE Scholars, Inc. are not security underwriters or brokers and bear no responsibility whatsoever for the success or failure of investments designated in accordance with the program. Each sponsor enrolling in the Program, both on his/her own behalf and on behalf of each designated student as a third-party beneficiary, hereby acknowledges and agrees that SAGE Scholars, Inc. has no responsibility or liability whatsoever for any Tuition Reward provided pursuant to the program, and further agrees to hold harmless SAGE Scholars, Inc. in the event of the failure of any college(s) to provide a Tuition Reward. By enrolling in SAGE you agree to be legally bound by the terms and conditions of the Tuition Reward program. Furthermore, you certify that the information provided to SAGE is true and correct to the best of your knowledge. Tuition Rewards may be cancelled for those account holders who do not provide updated fund balances as required.

## [SAGE Scholars Disclaimer](#)

SAGE Scholars makes available the information and services contained herein in furtherance of SAGE's goal to inform and educate. While SAGE Scholars makes every effort to present accurate and reliable information on this web site, SAGE does not endorse, approve or certify such information, nor does SAGE guarantee the accuracy, completeness, efficacy or timeliness of such information. SAGE Scholars does not endorse, approve, certify, or control the external sites to which it links and does not guarantee the accuracy, completeness, efficacy or timeliness of information located at such sites. SAGE Scholars assumes no responsibility for consequences resulting from use of the information contained herein, or from use of the information obtained at linked sites, or in any respect for the content of such information. SAGE Scholars is not responsible for, and expressly disclaims all liability for, damages of any kind arising out of use, reference to, reliance on, or performance of such information. As a Sponsor, you acknowledge and agree that neither SAGE Scholars nor its member colleges have any responsibility or liability for your investments that are earning Tuition Reward points, and you agree to hold harmless SAGE and its colleges for liabilities or losses, if any. SAGE Scholars does not offer accounting, tax, legal, investment or other financial advice, and nothing contained in the service is intended to constitute professional advice for any financial decisions. Advice received via SAGE Scholars should not be relied upon for legal, tax, accounting, investment or other financial decisions. You should always seek the advice of a lawyer, accountant, financial planner or other qualified financial provider prior to making any financial decisions.