



FundCollege

**The Next Revolution in
*College Funding***



FundCollege

Who is SAGE Scholars?

SAGE Scholars was formed in 1995 by the former Dean of Admissions at the Wharton School of the University of Pennsylvania. SAGE was formed with the purpose of providing affordable higher education: **"SAGE brings together families, colleges and universities, and investment companies to create college funding solutions."**

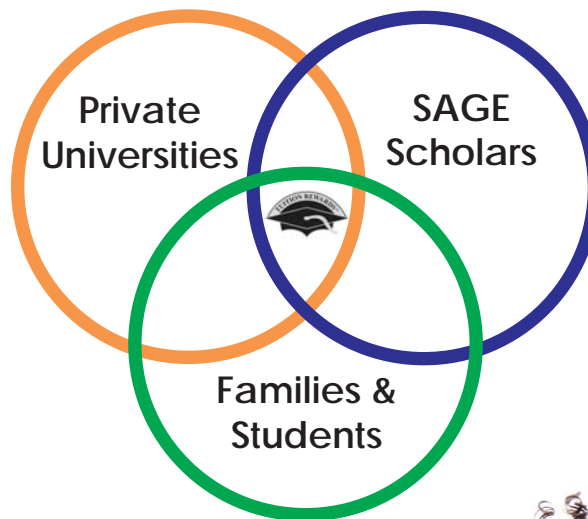
What are Tuition Rewards™?

SAGE Scholar's Tuition Rewards™ is a unique private college savings program. Tuition Rewards™ are discounts off tuition at participating private colleges and universities - just like "frequent flyer miles," but for college tuition! Tuition Rewards™ allows you to earn guaranteed FREE college scholarships just by meeting with your life insurance agent or by purchasing a life insurance policy.

The Synergy of Tuition Rewards™

Private Universities:

Encourage families to sensibly plan and save for education costs by offering Tuition Rewards™ (guaranteed scholarships).



SAGE Scholars:

Exclusively provides Tuition Rewards™ (guaranteed scholarships).

Families & Students:

Receive a complete college funding plan by purchasing financial products.

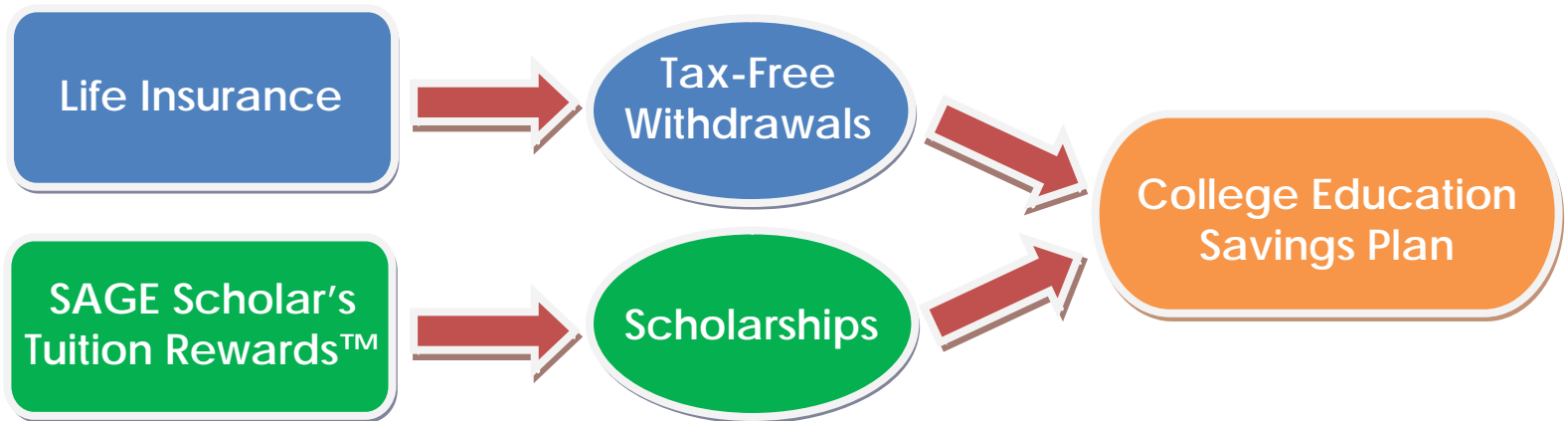


Life Insurance is the Most Flexible College Funding Alternative...

- ✓ Tax-deferred accumulation and tax-free withdrawals.
- ✓ No parental income limitations vs. other college funding plans.
- ✓ Excluded from State Education Financial Needs Analysis.
- ✓ Withdrawals/loans may be used for any purpose, not just college expenses.
- ✓ Maintain control, and decide when withdrawals will be made, and to whom.
- ✓ After college, policy may continue with death benefit protection and additional cash accumulation for the future!



The FundCollege Process



For more information on the FundCollege program, visit
<http://rzfnfundcollege.com/consumer>

For more information on SAGE Scholars and Tuition Rewards™, visit
<http://tuitionrewards.com>

How FundCollege and Tuition Rewards™ Work Together:

You purchase a life insurance policy

Earn Tuition Reward™ Points

- Earn an immediate 500 points for enrolling
- Earn 5,000 points once life insurance policy is placed in force
- Earn 2,000 points each year your policy remains in force



Beginning Year 1: 5,500
Beginning Year 2: 7,500
Beginning Year 3: 9,500
Beginning Year 4: 11,500
Beginning Year 5: 13,500
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Submit a Tuition Rewards™ statement to the school(s) your student is applying to during the application process

You can add as many students to your account as you'd like. Students must be added before August 31st of their junior year in high school.

Assign all or some of your Tuition Reward™ points to a student before August 31st of their senior year in high school.