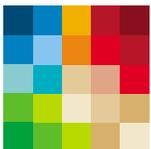
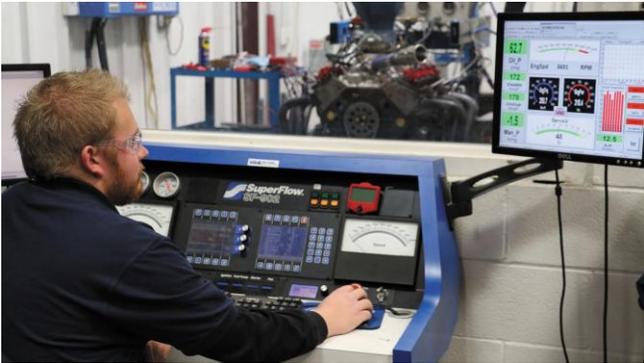
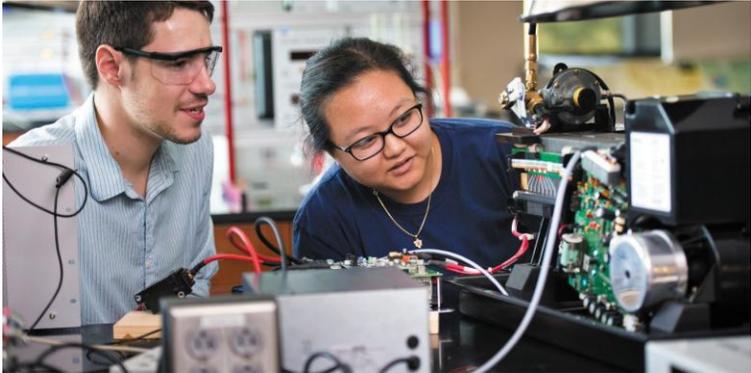


Altria's Scholarship Program



Altria

Effective November 2025

Scholarship Program

Table Of Contents	Page
Purpose Of The Program	1
Who Is Eligible?	1
Who Administers The Program?	2
How And When Do Students Apply?	2
What Are The Amounts Of Scholarship Awards?	2
How Is Financial Need Determined?	2
How Are The Winners Chosen?	2
Who Selects The Scholarship Winners?	2
When Will Winners Be Announced?	3
Financial Literacy Program.....	3
How Is The Award Paid?	3
How And When Are Awards Renewed?	3
Important Dates In The Scholarship Award Cycle	4
Where Can Scholarships Be Used?	4
Can The Award Be Used To Study Abroad?	4
How Do Other Scholarships, Prizes And Awards Affect A Scholarship?	4
Are There Other Conditions To The Scholarship?	4
What If I Transfer To Another School?	5
What Happens If Studies Are Interrupted?	5
When Can A Scholarship Be Terminated?	5
Who Can Answer Questions Regarding The Program?	5
General Information	5
Participating Companies	5

Scholarship Program At-A-Glance

Types of Scholarships	The program offers two types of scholarships; one for college and one for vocational/technical school.
Who is eligible	A child of a full-time employee or part-time employee.
What is the criteria	Scholarships are selected on the basis of academic record, demonstrated leadership and participation in school and community activities, honors, work experience, statement of goals and aspirations, unusual personal or family circumstances, and an outside appraisal.
Is Financial Need required	Financial Need is a factor in determining the award amount; if no financial need is determined, recipients can be awarded the minimum amount.
What are the award amounts	The award amounts are \$2,000, \$3,500 and \$5,000 based on financial need.
Who determines the awards	Award decisions are made by Edcor Data Service, LLC.
What is the deadline	The deadline to apply is January 31st for the following school year.

Purpose of the Program

The Altria Group Inc. Scholarship Program awards provide financial assistance to help pay a portion of the cost of college, graduate, professional studies and vocational/technical career training for eligible children of employees of the Altria family of companies.

Scholarships are offered in two categories:

- **College Scholarships** – Includes current high school seniors, undergraduate or graduate and professional school.
- **Vocational/Technical Scholarships** – Includes high school seniors or high school graduates, non-high school graduates who have a General Equivalency Diploma (GED), and current vocational/technical students.

A scholarship is not expected to cover the entire cost of a student's higher education. The scholarship is a complement to other financial assistance a student may receive from parents, guardians, employment, loans, and other sources.

Who is Eligible?

A child of a full-time employee or part-time employee (scheduled to work at least 20 hours per week) of an Altria company who is claimed as a dependent on the employee's federal income tax return, is supported by the employee, or is claimed by the employee for medical insurance and other benefits. The child must be under the age of 26 and enrolled in a full-time course of study for the academic year when the scholarship is awarded.

"Child" under this Program means any dependent, natural or legally adopted child, stepchild, child of domestic partner or legal ward supported entirely by the guardian. An applicant's parent or guardian must be an active employee of an Altria company at the time the scholarship award is initially granted; receiving benefits under the Altria Severance Pay Plan does not constitute as being an active employee.

Once an award is granted to the child of an active employee, it remains intact for the duration of the student's school attendance, including annual scholarship renewal, as long as the student satisfies continuing eligibility criteria and is not affected by the employment status of the recipient's parent or guardian. (See "How And When Are Awards Renewed?")

Who Administers the Program

Scholarships are awarded on a competitive basis. The scholarship competition, including selection of the winners and determining the dollar amount of each award, is administered by Edcor, the nation's largest designer and manager of scholarship, tuition assistance and other educational programs for corporations, foundations, associations and individuals.

How and When Do Students Apply?

Each applicant must complete a Scholarship Program application. The application can be found at <https://edcor.smapply.us/prog/altria/>. The scholarship application must be submitted online or postmarked by January 31 in order to apply for a scholarship beginning in the next school year.

Failure to comply with instructions or meet deadlines may result in ineligibility for a scholarship award. Refer to the "Important Dates in the Scholarship Award Cycle" in the General Information section of this description.

What are the Amounts of Scholarship Awards?

Scholarship award amounts are determined by Edcor, based on an applicant's financial need. The award amounts are \$2,000, \$3,500 or \$5,000 per year. A scholarship award will not exceed \$5,000 per year. The award checks will be issued in U.S. currency.

How is Financial Need Determined?

Edcor reviews financial information submitted by the applicant's parents and the costs of attending the student's selected educational institution. Each applicant's parent/guardian completes the Financial Data section of the application. Information should be from the most recent completed tax return or based on estimated information to be filed with IRS/Revenue Canada.

Financial need will be determined by Edcor according to the standard national procedures used by colleges, universities and scholarship programs. This process, known as Financial Need Analysis, considers all expenses involved in attending the selected college (including tuition, fees, room, board, books, supplies, transportation and miscellaneous expenses) and the family's ability to pay.

If the parent/guardian does not complete the Financial Data section of the application, the student will still be considered for the minimum annual award.

A student may ask for a reevaluation of the amount of the scholarship. However, after the student's financial need has been reassessed by Edcor and the monetary value of the award has been determined, the student must accept Edcor's decision of the award amount as final.

How are the Winners Chosen?

Selection of recipients is made by Edcor. Applicants will compete within their respective category, either college or vocational/technical scholarship. Recipients are selected based on academic record, demonstrated leadership and participation in school and community activities, honors, work experience, statement of goals and aspirations, unusual personal or family circumstances, and an outside appraisal. Upon selection, financial data is reviewed to determine the amount of each award. All applicants agree to accept the decision as final.

Who Selects the Scholarship Winners?

Scholarship winners are selected by a scholarship review committee at Edcor. This committee includes experts in education who are independent of the Participating Companies and their subsidiaries.

Employees of the Altria Companies do not participate in the administration of the Scholarship Program or the selection of winners, and do not know the award winners until Edcor announces its selections.

When Will Winners Be Announced?

All materials submitted in support of a scholarship are used only in the selection process. The records of a scholarship student will remain in an active status during the period the scholarship is in force and will be retained for one year thereafter. All records are confidential and available for reference by Edcor and, as appropriate, by the Altria Company for which you work.

All scholarship winners will be announced in March. Scholarships are effective only after the applicant has been admitted to a qualified educational institution.

How is the Award Paid?

Edcor processes scholarship payments on behalf of Altria Client Services LLC. Payment is made in one installment by mid-July.

If a student anticipates an early graduation or wants to accelerate his or her program by summer school attendance, arrangements can be made to grant awards for full-time summer study, provided that the student meets renewal requirements. Such plans should be outlined in writing and submitted to Edcor for review well in advance.

For a student enrolled in a co-op program, the award is granted only for the semesters the student attends classes, provided that the student meets renewal requirements. The student must notify Edcor at least six weeks before the co-op program is scheduled to begin.

Awards are not retroactive and may not be credited to semesters already completed.

If the student withdraws for any reason during the school year, the student must notify Edcor. It is the student's responsibility to request that the unused portion of the scholarship funds be returned to Edcor.

How and When are Awards Renewed?

Awards are renewable up to three years, or until a degree is earned, providing the following conditions are met: The student must maintain full-time enrollment for the entire academic year and continue to be in good academic standing, according to the standards set by the institution attended.

A student is not required to provide financial need information for scholarship renewal. However, students may contact Edcor should family financial conditions change and Edcor will review on a case-by-case basis.

Any recipient of an award must enroll in the fall of the year the award is received or reapply for a scholarship for the next academic year.

If a scholarship student takes a leave of absence (approved by Edcor) from academic studies, the number of years that a scholarship may be renewed will not be reduced.

The first year of eligibility for a scholarship begins the first semester that a student enters college or graduate or professional studies, regardless of the year the student received the award.

Academic or disciplinary action resulting in suspension or dismissal from school automatically terminates the scholarship.

Important Dates in the Scholarship Award Cycle

November 24 th – January 31 st	Scholarship application is available at https://edcor.smapply.us/prog/altria/
November 24 th – January 31 st	Return completed application to Edcor
January 31	Application deadline Scholarship application must be submitted online
By end of March	Scholarship winners and non-winners are notified
By mid-July	Scholarship Awards paid

Where Can Scholarships Be Used?

Eligible schools are those that are regionally or nationally accredited or have membership in the Council of Graduate Schools or Council on Postsecondary Accreditation in the United States, or accredited institutions in Canada and Puerto Rico. Call Edcor at 1-855-950-6301 to confirm whether your school or college meets the necessary criteria.

Correspondence courses and online courses are not approved programs of study and are not eligible for scholarship awards.

Teacher accreditation courses must be included in the regular course of study and therefore, are not eligible for a scholarship award on a separate basis.

Can the Award Be Used to Study Abroad?

Some students choose to study abroad, usually in their junior year. All study abroad must be associated with a full-time program, sponsored by an accredited university in the United States, Canada or Puerto Rico, and approved one month in advance by Edcor. A stipend check cannot be disbursed to an institution located in a foreign country. If study abroad is approved, a check will be sent to the sponsoring "home" institution.

How Do Other Scholarships, Prizes and Awards Affect a Scholarship?

A scholarship recipient may accept prizes, awards and other scholarships, but is asked to report to Edcor the name, amount and duration of these awards for possible stipend adjustment.

The amount of other awards will be taken into account in determining the final amount of the scholarship. However, scholarship amounts will not be reduced below the annual minimum.

Failure to report other prizes, awards and scholarships may disqualify the student from receiving the scholarship.

Are There Other Conditions to the Scholarship?

Awards are for undergraduate or graduate study; however, unused renewals cannot be transferred from undergraduate study to graduate study.

A student who has received an award for undergraduate study must reapply when applying for a Graduate or Professional School Scholarship.

An applicant for a Vocational/Technical Scholarship may not be enrolled in a four-year baccalaureate degree program.

A student who is awarded a Vocational/Technical Scholarship cannot, at a later date, extend the award to a program requiring three or more years to complete. However, reapplication can be made for a College Scholarship.

What If I Transfer to Another School?

For College students:

If the transfer is expected to occur at the beginning of an academic year the student must notify Edcor at least six weeks prior to the date of the expected transfer. The student must provide evidence of good academic standing at the college attended and submit evidence of admission to the college to which they are transferring. The amount of the award will then be recalculated, based on the cost of attending the new institution.

If the transfer is expected to occur mid-year Edcor must be notified in writing at least six weeks before the transfer is expected to occur. It is the student's responsibility to request that the school he/she is leaving returns the unused portion of the scholarship funds to Edcor. No check will be issued to the institution to which the student is transferring until the unused portion of the scholarship is received by Edcor. Edcor will recalculate the scholarship amount appropriate for the tuition and cost of attending the new institution. (Why the need to notify in writing if recipient is transferring mid-year vs. beginning of academic year?)

For Vocational/Technical students:

Students are expected to complete their program of study at the school named in the award letter. If a student decides to change programs, he or she must contact Edcor to make arrangements for any special actions to be taken. If there is a gap of more than three months between terms of study, it will be necessary for the student to reapply as a new applicant. Total awards granted will not exceed a total of two years of full-time or four years of part-time study.

What Happens If Studies are Interrupted?

If a student's studies are interrupted by illness, accident, or other extenuating circumstances (as determined by Edcor), he or she may request that the scholarship be held in abeyance during the period of interruption. Requests for scholarships to be held in abeyance must be submitted promptly to Edcor. Each request will be reviewed and acted upon individually.

When Can A Scholarship Be Terminated?

Academic or disciplinary action resulting in a suspension or dismissal from school automatically terminates the scholarship. Although honor grades are not required, scholarship award winners are expected to maintain satisfactory academic performance. A record of Ds and Fs may result in suspension of the scholarship. A renewal report and transcript must be submitted annually. Failure to provide this information when it is required may result in termination of the scholarship.

Who Can Answer Questions Regarding The Program?

The Scholarship Program is outlined in this description. The decisions of Edcor are final and will govern in settling any questions that may arise. Parents or guardians should contact the Scholarship Program Administrator at Edcor by using the contact information below:

Altria Group Inc. Scholarship Program Edcor
3310 W. Big Beaver Road, Suite 305
Troy, MI 48084

Email: scholarshipsupport@edcor.com

Telephone: 1-855-950-630, offices are open Mon - Fri from 9AM to 5PM EST

General Information

The Altria family of companies hopes and expects to continue these scholarships but reserves the right to change or discontinue any one of them at any time. Any Altria company may terminate, in whole or in part, the participation of its employees.

Participating Companies

The Scholarship Program is open to the children of full-time and part-time employees of Altria Group, Inc. and its subsidiary and affiliated companies except National Smokeless Tobacco Company. This booklet describes the Program's eligibility requirements.

