

A Smarter Way to Fund Higher Education

	Our Plan	Coverdell Education Savings Accounts	Roth IRA	529 Plan	Savings Bonds/CDs	Custodial Accounts (UTMA/UGMA)	Income	Mutual Funds	Loans
Not Reported on FAFSA	✓	*							
Tax deferred growth	✓	✓	✓	✓				*	
Tax free disbursements	✓	*	*	*					
Market driven rate of return	✓	✓	✓	✓	✓	✓		✓	
Safety (no downside interest rate risk).	✓				✓				
Liquidity	✓			*		✓	✓	✓	✓
Cash Flexibility	✓					✓	✓	✓	✓
No Contribution limit	✓				✓	✓	✓	✓	
No age limit on contributions	✓			✓	✓			✓	
Gains are locked in	✓				*				
Low Cost	✓				✓				
Financial Security	✓								
Ability to borrow funds	✓		✓			✓	✓	✓	✓
Potential lifetime income	✓		✓		✓	✓		✓	
No Default Penalty	✓								
Premature Death Benefit	✓								
Critical Illness Benefit	✓								
Critical Injury Benefit	✓								
Chronic Illness Benefit	✓								
Life Insurance Benefit	✓								

*=conditional ✓=included

Comparison of Policy holder values (\$10,000 per year for education)

Policy Holder	38 year old female parent	5 year old son
Monthly premium	\$350.00	\$350.00
Total premium paid (13 years)	\$54,600.00	\$54,600.00
Cash utilized for education	\$70,000.00*	\$70,000.00*
Tax-free annual lifetime income	\$6,664.00 (age 65-120)	\$113,010.00 (age 61-120)
Total cash utilized (education + lifetime income)	\$443,184.00	\$6,398,560.00

**disbursements begin in the 14th year of the policy and continue for 7 years (10,000.00 a year for 7 years).*