



# College Funding



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[www.fundcollege.net/consumer](http://www.fundcollege.net/consumer)



# College Pricing Facts

- The cost of college is rising at a rate of 5.6% per year beyond the rate of general inflation.\*
- Public college costs are up 5.6% from last year and private colleges are up 4.3%.\*
- 83% of students receive financial aid at private colleges.\*
- Private colleges spend on average \$27,293 to educate each student.\*



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\*<http://trends.collegeboard.org>: Trends in college pricing 2010-2011

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## Questions to ask yourself...

- How do I position my financial situation to help my child to attend the college of their choice?
- How can I encourage my child to begin planning for college at an early age?
- How can I help ensure a quality education for my child?
- I have multiple children, how can I afford college tuition for all of them?



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## TUITION REWARDS™ TO THE RESCUE!

- Earn Tuition Reward™ Points to Private College and Universities
- Have Colleges Begin Recruiting Your Child as Early as Their Freshman Year in High School
- Fund Multiple Children With One Plan
- No Market Loss
- Access to Funds Income Tax-Free



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# Why Life Insurance vs. 529 Plan?

Let's take a look at two of the most popular college funding vehicles used today, 529 Plans and the use of Life Insurance:

	<u>Life Insurance</u>	<u>529 Plan</u>
<b>Annual Contribution Limit</b>	✓ No Limit	\$13,000
<b>Taxation of Withdrawals</b>	✓ Tax-Free, using loans	Tax-Free, qualified education expenses only
<b>Value for State Education Financial Needs Analysis</b>	✓ Excluded	Included
<b>Funding if Parent Dies (The Primary Source of Funding)</b>	✓ Death Benefit Completion, college funding	Stops, account value may not be sufficient

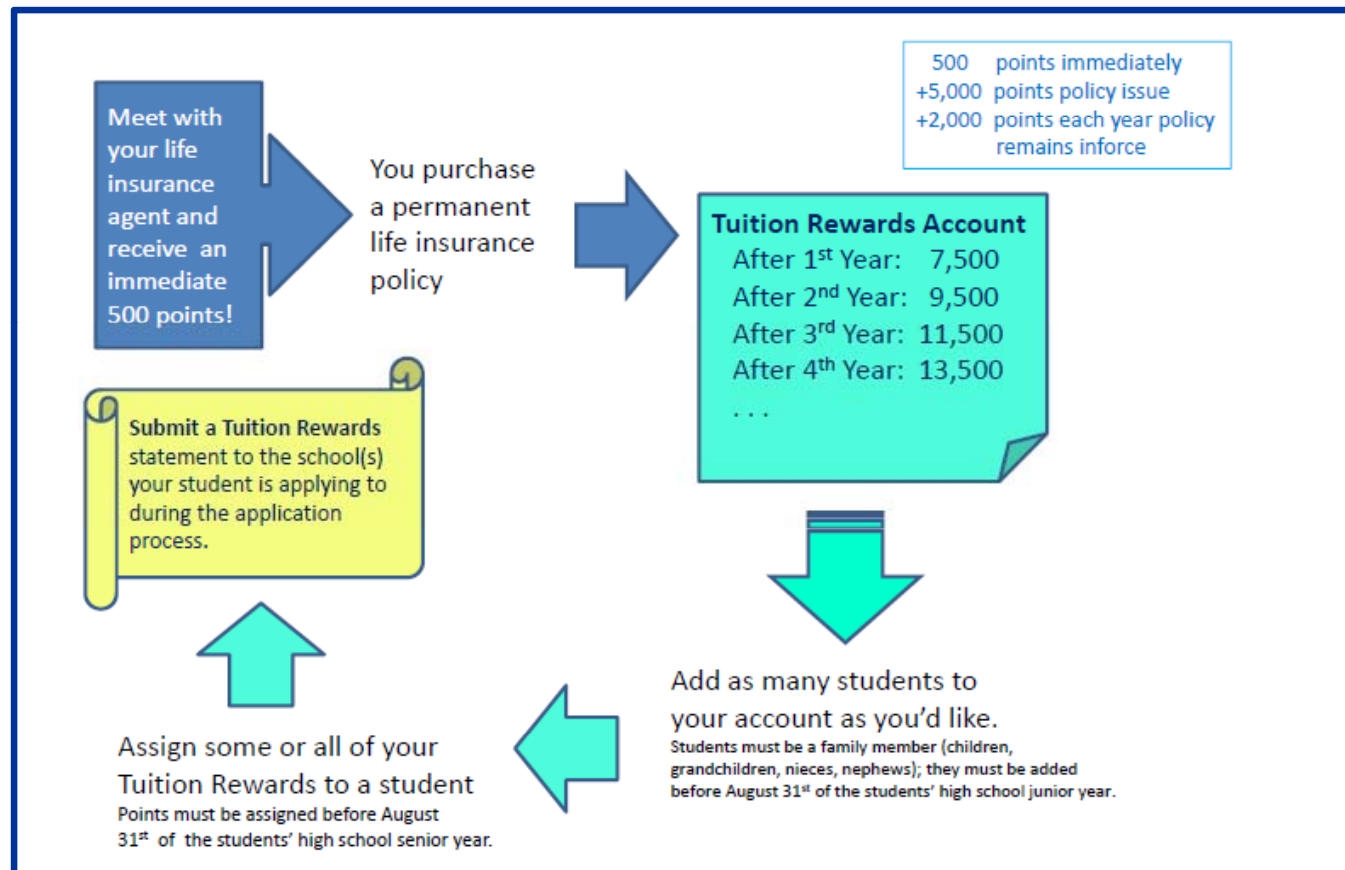
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## How it Works:



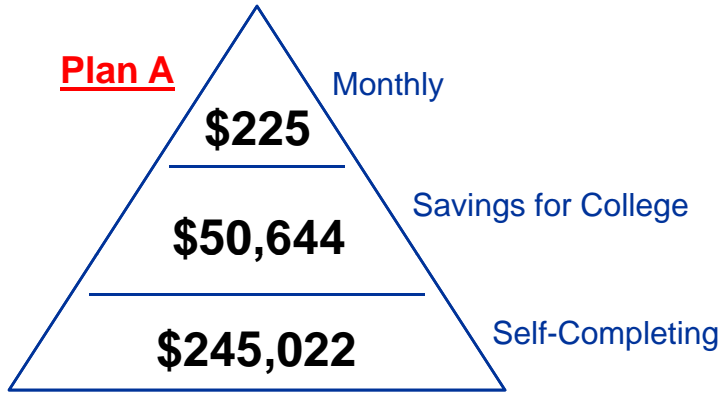
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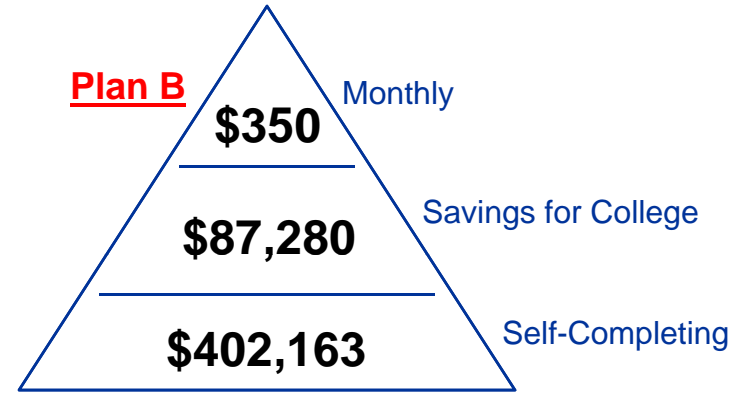
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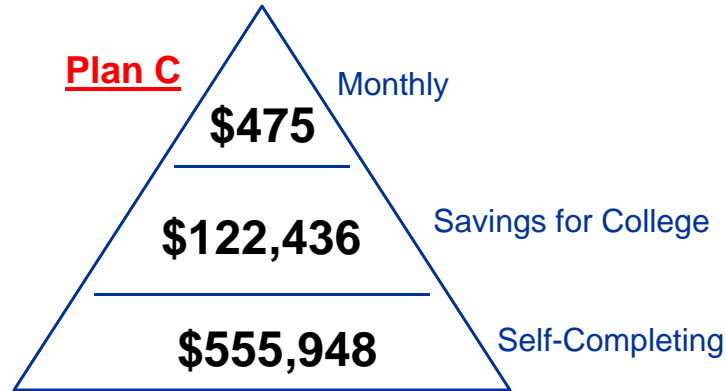
# The POWER of Tuition Rewards™



\$5,500 immediate scholarship + \$30,000 earned + \$50,644 saved =  
**\$86,144**



\$5,500 immediate scholarship + \$30,000 earned + \$87,280 saved =  
**\$122,780**



\$5,500 immediate scholarship + \$30,000 earned + \$122,436 saved = **\$157,936**

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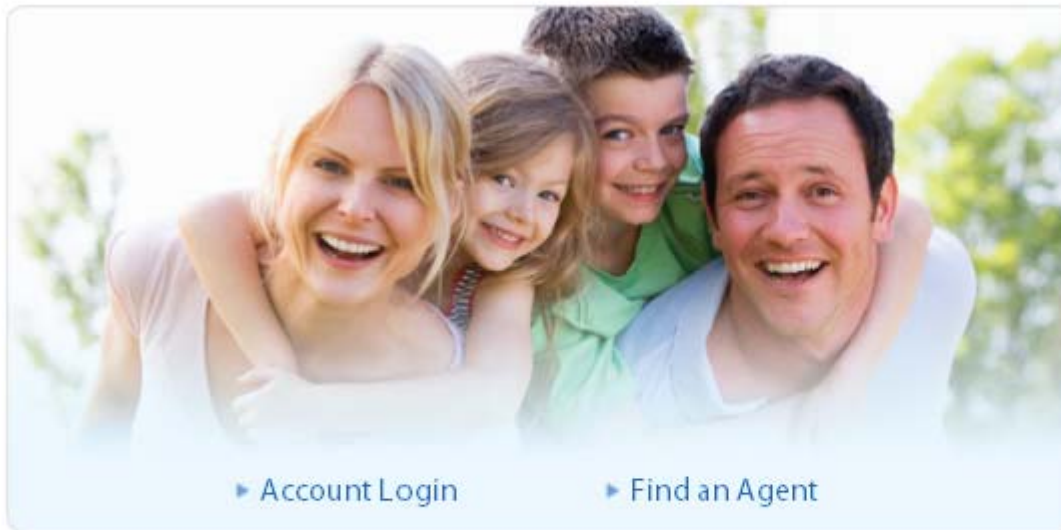
\*Allianz Life Pro+ Index Universal Life, 7.98% non-guarantee rate and GLP, Level Benefit. Female, Age 35, Preferred Non-Tobacco, 7/26/11.

\*\*Tuition Rewards Points earned based on 15 years.

# FUNDCOLLEGE.NET/CONSUMER



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## AGENT CENTER

### Calculator

Your Child's Age:

Current Savings: \$

Interest Rate:  %

Cost of College Today (Per Year): \$

Inflation Rate:  %

### Testimonials

"There are so many pieces that tie into funding your child's college education. Now, I no longer have to go through the burden of finding the right solution. Tuition Rewards allows me to see exactly how much money my children will receive for college, and the steps my family needs to take to prepare for future costs."

- George Collins, San Antonio, TX

[More...](#)

## College Funding Plan

[Click Here to view a Sample](#)



# What Happens Next?

- Your College Funding Expert will enroll you into the Tuition Rewards™ Program.
- Once enrollment is complete, you will receive a “Welcome Email” from the Tuition Rewards™ program. The email will provide instructions on how to activate your Tuitions Rewards™ account and receive your immediate 500 Tuition Reward™ points.
- Once your life insurance policy is placed in force, and you have activated your Tuition Rewards™ account online, you will be awarded with an additional 5,000 Tuition Reward™ points.
- You will continue to earn 2,000 points each year your life insurance policy remains in force.

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