



College Funding



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Your Immediate Solution!

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College Pricing Facts

- The cost of college is rising $6\frac{1}{2}$ times as fast as the cost of living.*
- College costs are rising, while median household income is declining. **
- Public college costs are up 6.5% from last year and private colleges are up 4.4%.*
- 83% of students receive financial aid at private colleges.*
- Private colleges spend on average \$21,208 to educate each student.*



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*www.collegeboard.com: 2009-2010 College Prices Statistics

**www.census.gov

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Questions to ask yourself...

- How do I position my financial situation to allow 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 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 Guaranteed Scholarships to Private 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>
Annual Contribution Limit	✓ No Limit	\$13,000
Taxation of Withdrawals	✓ Tax-Free, using loans	Tax-Free, qualified education expenses only
Value for State Education Financial Needs Analysis	✓ Excluded	Included
Funding if Parent Dies (The Primary Source of Funding)	✓ Death Benefit Completion, college funding	Stops, account value may not be sufficient

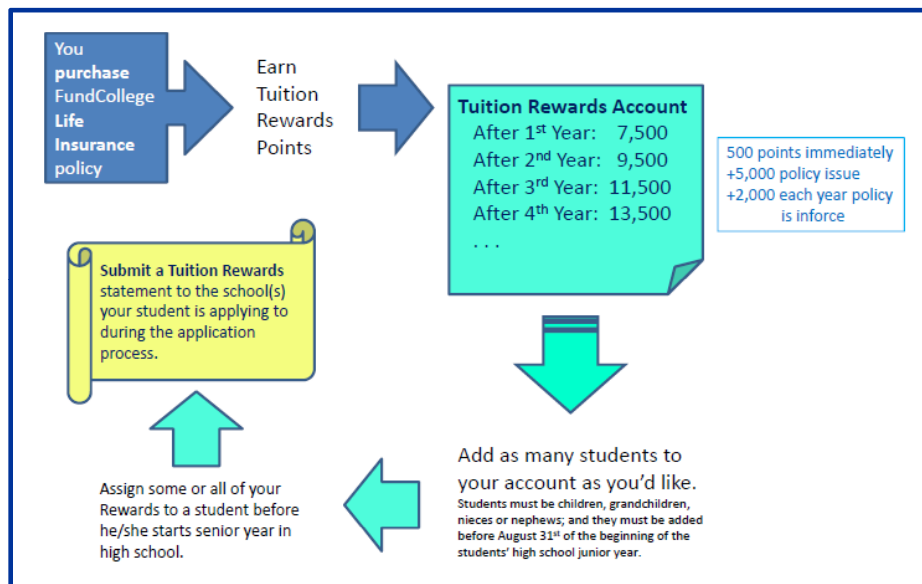
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How it Works:



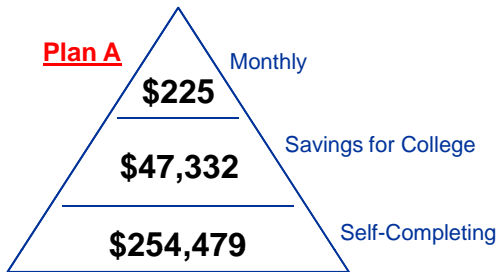
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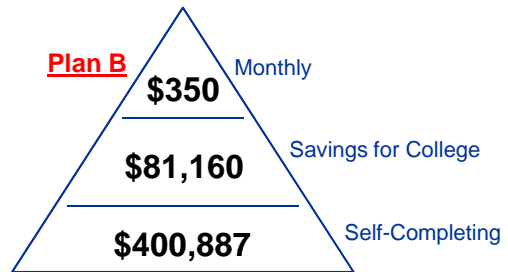
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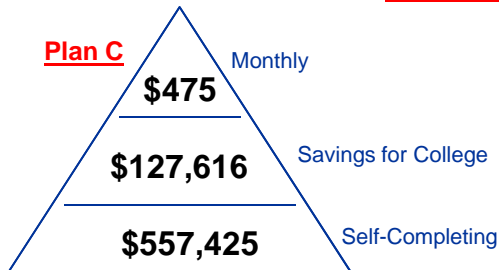
The POWER of Tuition Rewards



\$5,500 immediate scholarship + \$30,000 earned + \$47,332 saved =
\$82,832



\$5,500 immediate scholarship + \$30,000 earned + \$81,160 saved =
\$121,660



\$5,500 immediate scholarship + \$30,000 earned + \$127,616 saved = **\$163,116**

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*Allianz GenDex Momentum Index Universal Life, 7.98% non-guarantee rate and GLP, Level Benefit. Female, Age 35, Preferred Non-Tobacco, 5/4/10.

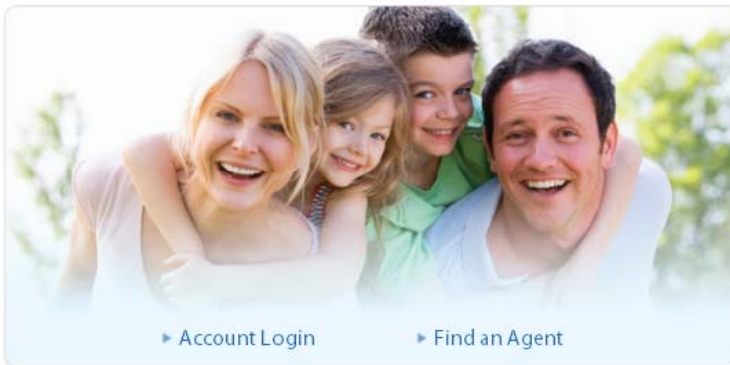
**Tuition Rewards Points earned based on 15 years.

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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](#)

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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 Rewards 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 Rewards points.
- You will continue to earn 2,000 points each year your life insurance policy remains in force.

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