

College Funding Plan for Jake Smith

Sponsored by John Smith

for more information, visit
www.FundCollege.net

Prepared by Imeriti, Inc.

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In the following report, all calculations were estimated using data available on the date indicated above.

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A Synopsis of the Illustrated Situation

The dilemma facing parents and grandparents is saving for their child's college education. To properly fund college education today, most need to rely on several different funding sources to complete the total plan. The following pages provide you with a plan that includes multiple solutions for funding your child's education.

Self-Directed College Funding Vehicle (SDCFV)

Your self-directed college funding vehicle will help ensure you reach your goal of funding your child's education plan and will provide the following benefits:

- Tax-free withdrawals to pay for college funding.
- If your child does not go to college, or other funds become available to pay for college, this funding vehicle's tax free withdrawals can be used towards anything else.
- The cash value of this SDCFV is generally exempt from a person's net worth, thus these funds are not counted when applying for financial aid or scholarships.
- If the funder happens to pass away, the death benefit provides a large, tax-free payment that can be used to pay for college or any other expense.



Tuition Rewards

By using this self-directed college funding vehicle to fund your child's college education, you can earn guaranteed scholarships for up to one year's tuition costs at any one of our participating colleges and universities:

- With Tuition Rewards, each point you earn is equal to a \$1.00 guaranteed minimum scholarship amount.
- Sponsor receives 5,500 points in year 1, and an additional 2,000 points in years 2+.
- Enroll students in this program all the way up until August 31st of their junior year in high school; once enrolled, colleges will begin recruiting your child as early as their freshman year.
- Allocate points to your student's account all the way up until August 31st of their senior year in high school.
- Should your child choose to not attend one of the participating colleges, the rewards can be rolled back into your Tuition Rewards account, or transferred to an eligible student.



For more information, visit www.fundcollege.net today:

- Access your Tuition Rewards account.
- Calculate how much you will need to fully fund your child's college education.
- Find an up-to-date list of Tuition Rewards participating schools.

COLLEGE FUNDING PLANNER

Congratulations! With an additional \$39,500 points from Tuition Rewards, Jake Smith's college is now 89% funded.



Based on your current funding plan, at the time Jake Smith enters college, you will need an additional \$4,992 per college year.

You can do the following:

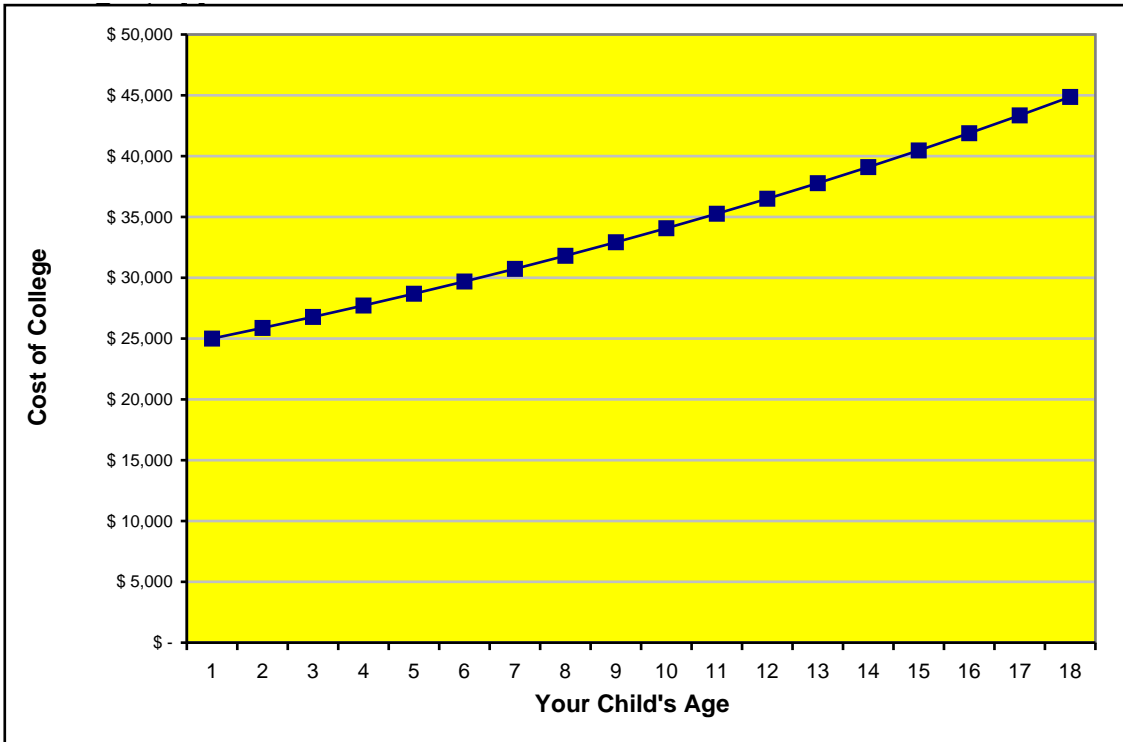
- Increase the amount that you are funding in the Self-Directed College Funding Vehicle
- Apply for scholarships and grants
- Re-evaluate college preferences

| | Yearly | Total |
|------------------------------|----------|-----------|
| Points from Tuition Rewards: | \$9,875 | \$39,500 |
| College Funding Withdrawals: | \$30,000 | \$120,000 |
| College Funding Plan: | \$39,875 | \$159,500 |
| Cost of College at Age 18: | \$44,867 | \$179,468 |

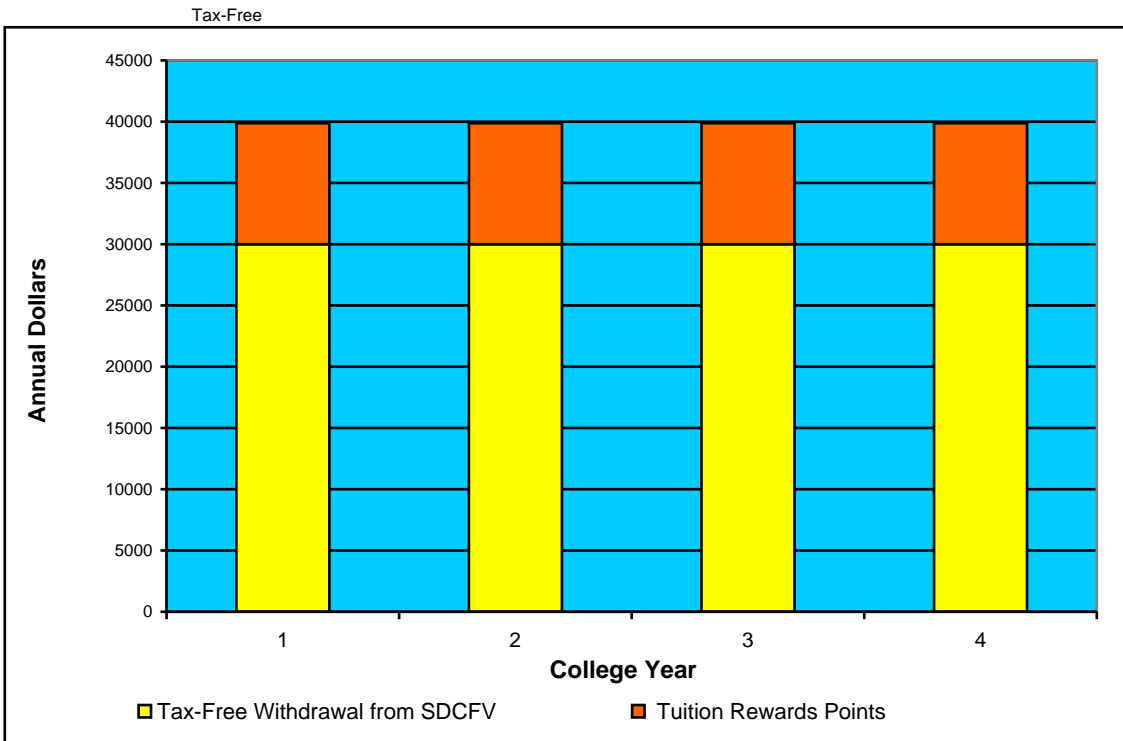
| | |
|-------------------------------------|-----------|
| Annual Life Insurance Premium: | \$6,000 |
| Annual College Funding Withdrawals: | \$30,000 |
| Cost of College Today: | \$25,000 |
| Death Benefit: | \$628,197 |



Cost of College Over the Years Until Your Child Reaches Age 18



Annual College Funding Dollars



This analysis is based solely on information provided by you. All examples, if any, are hypothetical and for illustrative purposes only and do not represent current or future performance of any insurance product, interest crediting, nor do they reflect sales charges or other expenses that may be required for some products or investments.