

Reach Out To Us On:

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College Expense Protection

OPTIONS

(10YR R&C, 20YR R&C or ADB)

The College Education Program can be funded by various products:

The laptop takes into account that the average cost for in-state tuition and room and board for a 4 year institution is currently over \$68,000. At 4% inflation over 10 years this cost becomes over \$100,000. The default coverage provided will be \$100,000 per child, minus any current savings they have for college expense.

Accidental death benefit (ADB) (Default method): This will be the most common recommendation of education protection to keep the overall plan affordable. This only pays if the insured dies from injury resulting from an accident. Coverage terminates at 70.

20 Year Term (20YR R&C): level premium; level death benefit term which can be converted to whole life prior to the 18th year and cannot be renewed (minimum coverage 5,000k). The benefit will vary in the needs analysis based on the need, budget and household income.

10-year term (10R&C) (same as income protection): may be recommended depending on child's age and if insured has a good amount of work insurance

College Expense Protection

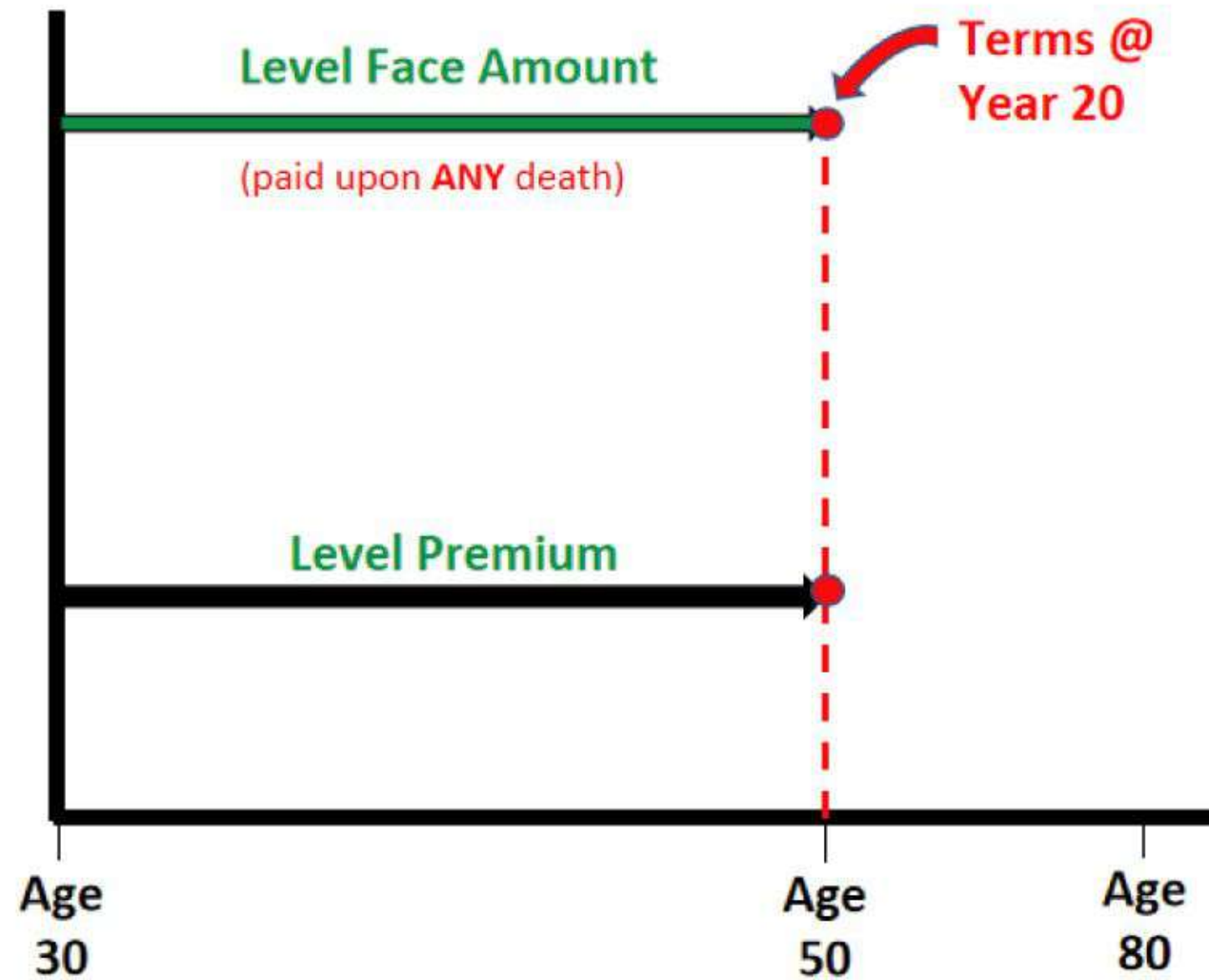
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UPGRADE

20 Year Level Term

Concept: Children's Education

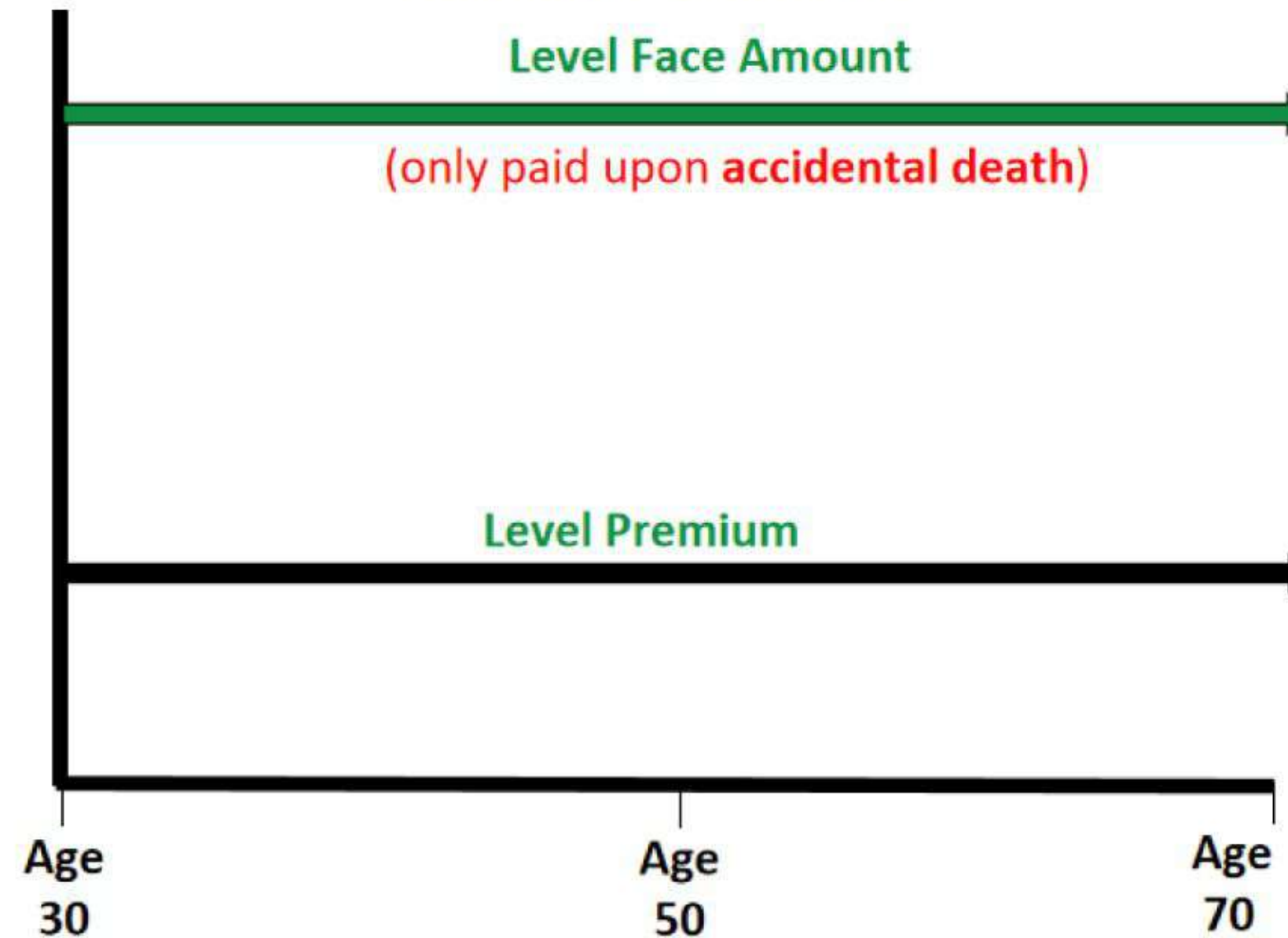


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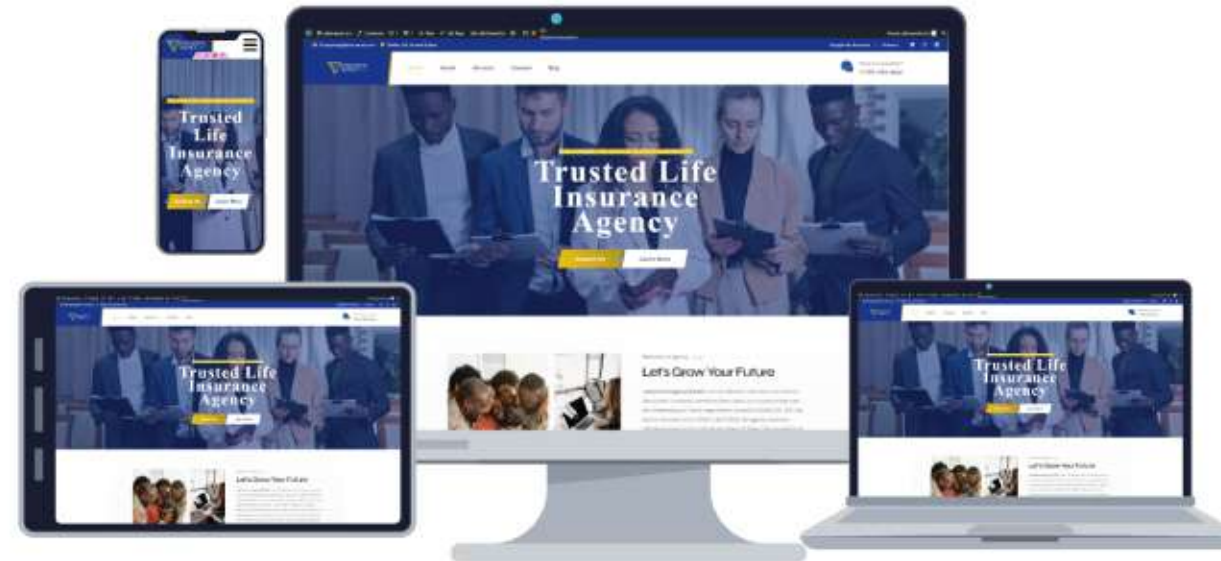
Accidental Death Benefit

Concept: Children's





THANK YOU!



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