Start college planning early

Consider including *life insurance* as part of your plan.

As a parent, paying for your child's college education could easily be the biggest expense you will face. The best way to handle the expense is to start early and design a plan that considers all factors.

Purchasing life insurance is not only a smart way to ensure that money will be available in the case of a parent's death, the cash value accumulated can be used to help pay for education costs while the parent is still living.

Meet Judy and Matthew:

Judy is 35 years old and the mother of 1-year old Matthew. She has been saving for Matthew's college education since his birth. Recently, she has been concerned about providing enough money for Matthew in case of her death.

She wants to make sure that the death benefit in her life insurance policy will be there to help Matthew. Judy also would like extra money available for Matthew's college expenses, should they not need the life insurance.

Judy decides to purchase a $200,000 LifeCrest Index policy and arranges to leave the proceeds to Matthew.

In the case of Judy's death, Matthew will have $200,000 to help pay for living and education expenses.

OR

*Assuming that Judy is still alive when Matthew enters college (in 17 years) she may have access to over **$32,000**[1] to help pay for education costs. She can take a loan from her policy's cash value - **income tax-free.***

[1] *Assumes a 7.0% illustrated interest rate*

LifeCrest Index (Policy Series 277) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions.

12-006-3 (01/12)©Americo