

A COLLEGE SAVINGS GUIDE



A college education is one of the greatest investments one can make. It is the foundation for preferred returns in all sectors of life. A higher education is the gateway to more opportunities and better benefits.

THE IMPORTANCE OF A COLLEGE EDUCATION TODAY CAN BE COMPARED TO THAT OF A HIGH SCHOOL EDUCATION FORTY YEARS AGO¹.

After purchasing a home, a child's education is the second most costly expense in one's life. And, with the rate of tuition constantly increasing, it is vital to start saving as early and as much as possible in order to support a child's higher education down the road. As the global economy becomes increasingly more competitive, the value of a college education will continue to grow. Without a college education, the challenge of acquiring a profitable position will progressively intensify.



THE PARENTAL EXPECTATIONS OF ATTENDING COLLEGE:

- Greater potential for higher income earnings
- An increased availability of life opportunities
- Valuable real life experiences
- Increased confidence in the workplace

89%

of parents believe college is an investment in their child's future²

Still, many parents find it challenging to save for college and very few are successful in executing a sound college savings plan.



4 out of 10 families take out loans to pay for college

For some, they tend to postpone saving for their children's education, either due to current costly expenses, the fear of overwhelming tuition and college cost statistics or unwillingness to compromise their current lifestyle. However, with four in 10 families taking out loans to pay for higher education, saving for college should be a top priority. Saving early, and as much as possible, is the key to effective planning and wise investing, in regards to a child's higher education.

PARENTS WHO PLAN FOR COLLEGE SAVE MORE FOR COLLEGE³

42%

of families have a plan in place to save for college

46%

more than non-planners

They're 3x

more confident than non-planners that they'll meet the cost of college

REALITY CHECK: U.S. TUITION COST BREAKDOWN



TYPE OF INSTITUTION	PROJECTED 4-YEAR TUITION AND FEES ⁴	
	TODAY (ENROLLING 2015)	IN 18 YEARS (ENROLLING 2033)
Public University 4-year (out-of-state)	USD 98,952	USD 238,139
Private College 4-year	USD 134,600	USD 323,900
Top U.S. Universities	USD 197,882	USD 476,227

The bottom line is this: while college may be 50 percent more expensive now than it was 30 years ago, the increase to lifetime earnings that a college degree brings is 75 percent higher. In short, the cost of college is growing, but the benefits of college—and, by extension, the cost of not going to college—are growing even faster⁵.

INVESTORS TRUST PROVIDES INVESTMENT SOLUTIONS TO SAVE FOR YOUR CHILD'S COLLEGE EDUCATION:



EVOLUTION

LEARN MORE

- Investment terms: 5, 10, 15, 20 and 25 years regular contribution
- Mutual fund based product



S&P 500 INDEX

LEARN MORE

- Investment terms: 10, 15 and 20 year regular contribution
- Principal protected⁶ with 100% Participation in the growth of the S&P 500 Index



FIXED INCOME PORTFOLIO

LEARN MORE

- Investment term: 15 years regular contribution
- Principal protected⁶ with variable rate

Use our College Education Calculator found in the Investors Trust App for iPad and Android!



1. Source: Looney, Adam, and Michael Greenstone. "Regardless of the Cost, College Still Matters." The Hamilton Project. © 2015 The Hamilton Project. Oct. 2012. Web. 03 Sept. 2015. 2. Source: Sallie Mae®, and Ipsos. "How America Saves for College." A Snapshot of the National Study (2015). Infographic. © 2015 Sallie Mae Bank. 2015. Web. 28 Aug. 2015. 3. Based on average tuition and fees for 2014-2015 as reported by The College Board® and assumed to increase 8% annually. Source: "National Universities Rankings." National University. Copyright 2015 © U.S. News & World Report LP. 2015. Web. 03 Sept. 2015. 4. The underlying Principal Protection is derived from Structured Notes provided by financial institutions rated A or better by Standard & Poor's, Moody's or Fitch. The investor is facing Issuer/Counterparty Risk of these institutions. An insolvency of these institutions could lead to a partial or total loss of the capital invested by the investor. Please see plan documents for further details. 5. 100% Principal Protected, subject to surrender charges.

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