

Saving for your children's education could be the best investment you ever make

Vista

It's well known that higher levels of education result in higher earnings. While the investment required to support your children through private education or a degree continues to rise, so do the benefits.



Degree holders not only have greater freedom when it comes to choosing jobs, but they also earn USD1.2m more over their lifetime than high school graduates.

Source: www.edvisors.com August 2007 – NASFAA's Journal of Student Aid Volume 37 No 1.

Providing your children with a first class education requires significant investment. The costs of private and university education are continually increasing, regardless of where you live.

How much is enough?

International schools in the UAE charge from USD3,000 to over USD16,000 per year¹. Costs have been increasing by over 15% a year².

¹ Source: www.arabianbusiness.com May 2007.

² Source: www.gulfnews.com May 2007.

In the UK, the average cost of a three-year degree course is around GBP38,000³. Since the elimination of student grants, student debt in the UK is now estimated to be a staggering GBP18 billion⁴.

³ Source: www.webitpr.com April 2008.

⁴ Source: www.thisismoney.co.uk June 2007.

In the USA, the average cost of college education (excluding living costs) is also rising at an alarming rate:

Sector	2007-08	Five-year % change
Two-year public	USD2,361	41%
Four-year public	USD6,185	51%
Four-year private	USD23,712	31%

Source: Collegeboard website April 2008.

Boarding charges and general costs such as books increase these figures further.

Due to these rising costs, many students are unable to further their education, therefore failing to fulfil their potential.

If you want to give your children the best possible start in life, there's no time to lose.

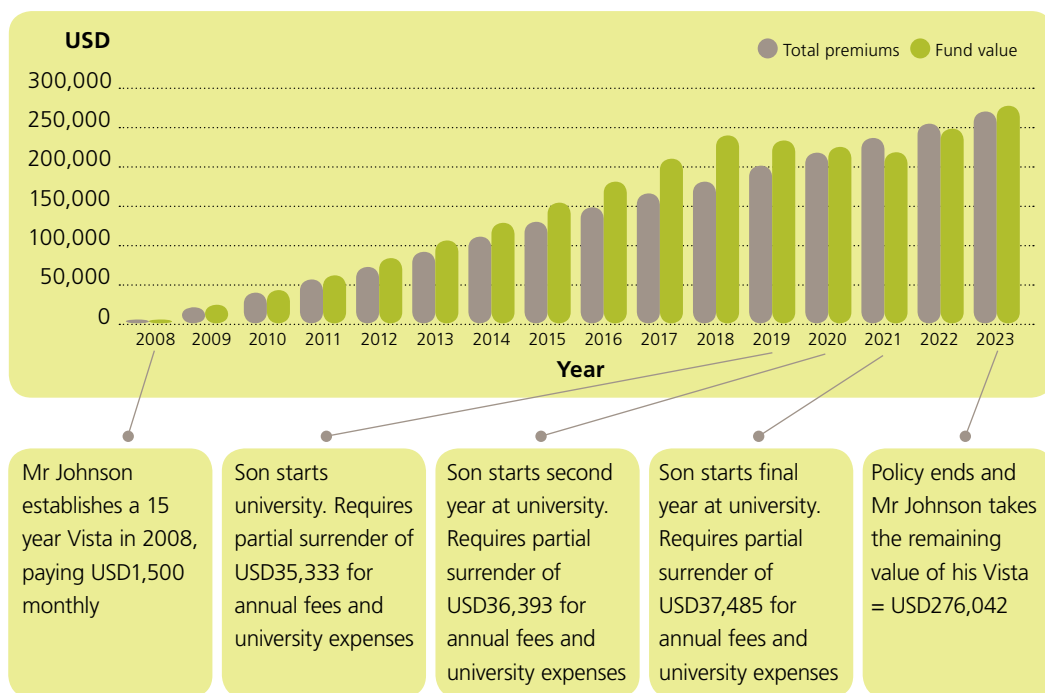
With Vista, you can choose how much, how often and for how long you wish to save. You can choose from a range of funds from leading investment management organisations, allowing you to build up a fund to pay for your children's education costs. Vista's flexibility allows you to make withdrawals, at no extra cost, when the time comes to pay annual tuition fees.

"Education is the most powerful weapon which you can use to change the world."

Nelson Mandela

Vista – planning for the future

To illustrate the flexibility of Vista, let's consider the following example of Mr Johnson and his wife who are planning for their son's university education.



This illustration assumes that the policy achieves a net rate return of 7% per annum. All policy charges are taken into consideration. The figures shown are illustrative only. The value of investments and the income from it can fall as well as rise as a result of market and currency fluctuations so that you may not get back the amount originally invested.

Mr Johnson's total premiums over 15 year policy = USD270,000. Mr Johnson's total return = USD385,253 (withdrawals for education of USD109,211 and a final surrender value of USD276,042).

Start a Vista savings policy today and provide your children with the education they deserve.

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