

Send your kids to college without breaking the bank.

Have you checked the cost of a college education lately? I have and found it's rising faster than the inflation rate.¹ So, how can you send the kids to college, still pay bills, plus save for retirement?

From many available options, Catholic Order of Foresters offers one that uses the cash value from a *ForesterBasic*TM limited-pay whole life policy.

How does it work?

Purchase a 10-, 15-, or 20-year *ForesterBasic* policy that provides a death benefit plus accumulates tax-advantaged cash value.² If you die unexpectedly, the death benefit may help pay college tuition costs. If you don't, use the policy's cash values to offset college expenses by taking out, usually tax-free, loans or withdrawals.³

Once you take care of college expenses, you'll still have death benefit protection and the option to let the cash value continue to grow or use it for other purposes, such as retirement.

For example, Katie just took out a \$107,214 *ForesterBasic* 15-Pay policy. As a 30-year-old female with a preferred underwriting class, she'll pay just \$100 monthly for fifteen years, a total of \$18,000. The policy's cash surrender value at the end of that time comes to \$27,045, a guaranteed gain of \$9,045. It won't pay all of her son's college tuition, but it will sure help.

Look at what *ForesterBasic* has to offer that other options don't.

	<i>ForesterBasic</i> TM	Bank Savings	529 Plan
Guaranteed growth	✓	✓	
No stock market risk	✓	✓	
Death benefit	✓		
Not limited to just college expenses	✓	✓	
Tax deductible contributions			✓

To design a plan for your budget, time frame, and funding goals—

Contact: Mr. Tim Vinton
Catholic Order of Foresters Representative
4200 Normal Boulevard, Lincoln, NE 68506
Call day or evening, 402-817-1065
Email tvinton@catholicforester.org

¹ Life Insurance and Market Research Association (LIMRA), *Person-Level Trends in U.S. Life Insurance Ownership, 2011. Trends in College Pricing*. © 2010 The College Board. ²Neither COF nor its agents offer give legal or tax advice. Consult a tax advisor or attorney about your situation. ³Borrowing cash value or from your policy requires the payment of loan interest and will affect your total policy values, provided policy is not a Modified Endowment Contract. Policy loans and withdrawals reduce your death benefit's value. Consult your tax professional regarding your particular situation.