## The Advantage College Savings Plan

## The Advantage College Savings Plan

Higher learning is one of the best investments you can make in your children's future. With sound planning you can be ready for college when your children are. Make a promise to save and we'll help you create a plan to succeed.

## Affordable

One of the key features of The Advantage ${ }^{\circledR}$ saving plan is its affordable payment structure. With an initial minimum investment of only $\$ 250$ and a monthly contribution of $\$ 100$, the dream of a college education for your children can now become a reality.

## Flexible

The Advantage ${ }^{\circledR}$ offers investment options suited to your individual time horizon and tolerance for risk. You may vary your investment options as your child ages, and if your financial situation changes you may choose to increase or decrease your contributions.

## Personalized

Your CFAL professional advisor will work one-on-one with you to explain your options and help you select an investment strategy based on a thorough understanding of your needs. It's one more way we're helping you to seize your future.

| Contribution | $\mathbf{6}$ years | $\mathbf{1 2}$ years | $\mathbf{1 8}$ years |
| :--- | ---: | :---: | :---: |
| $\$ 100$ per month | $\$ 8,644$ | $\$ 19,800$ | $\$ 34,627$ |
| $\$ 200$ per month | $\$ 16,956$ | $\$ 39,159$ | $\$ 68,666$ |
| $\$ 500$ per month | $\$ 41,892$ | $\$ 97,235$ | $\$ 170,786$ |
| Future value projections. For illustrative purposes only. Interest rate of $4.75 \%$ assumed. |  |  |  |

This communication of general circulation is intended to represent impersonalized information only. This communication is solely for informational purposes and should not be construed in any way to represent a solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction.
CFAL hereby unequivocally declares that it has no intentions by way of this communication to create contractual relations via an offer, promise, invitation
other form of contractual relation and or obligation express, implied or otherwise, for any product, service, item or article found within this communication.
Though CFAL has endeavored to ensure the information in this communication is up to date and correct, CFAL makes no representations or warranties of any kind, express or implied as to the completeness, accuracy, reliability and suitability of products, services, market prices, data, related graphics and all other information contained herein. This communication does not necessarily represent or reflect the views, opinions or beliefs of CFAL, its subsidiaries, affiliates, assigns or associated persons. It is not an advertisement or an endorsement by CFAL. As such, CFAL will not be held liable for any reliance placed on the information contained herein. As such, any person who relies on any information within has done so at his or her own risk and not under the guidance and or direction of CFAL, its subsidiaries, affiliates, assigns or associated persons.
This communication may contain information that is privileged, confidential, and/or exempt from disclosure under legislation, nationally and/or internationally. If you are not the intended recipient you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED and this communication should be destroyed immediately. No responsibility will be accepted by CFAL Ltd., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use.

