

Securing Your Child's Education

The increasing cost of sending children to school



Rate of Increase of Tuition Fee in the Philippines

Region	Average Tuition Fee Increase (%) ²								
	2002	2003	2004	2005	2006	2007	2008	2009	2010
01	10.7	9.5	9.2	12.0	6.1	8.8	14.0	5.0	12.8
02	9.9	10.0	13.2	12.7	17.1	9.7	7.6		6.9
03	13.1	10.7	8.0	12.2	6.3	9.4	9.3	11.8	12.6
04	11.5	14.6	10.5	11.7	19.6	10.5	12.0	8.8	8.8
05	10.4	13.6	11.6	11.9	9.8	14.4	17.6	10.0	10.1
06	8.5	10.7	10.7	10.7	9.7	8.6	6.6		8.4
07	11.5	11.2	11.4	10.6	5.4	7.6	8.2		11.4
08	10.7	9.3	9.3	19.3					
09	11.8	11.1	10.8	10.2	7.6	9.9	8.7	5.0	8.5
10	9.0	10.2	10.9	9.4	6.8	8.7	7.8	10.2	8.0
11	10.6	9.9	11.9	9.8	6.9	5.0	10.0	8.4	9.7
12	9.7	11.5	10.7	12.0	7.1	8.0	6.0	6.0	8.4
NCR	11.7	11.4	10.8	11.3	6.9	7.7	8.5	6.0	7.4
CAR	12.6	10.5	9.2	10.1	14.6	9.1	17.5	10.0	11.7
ARMM								5.0	
Caraga	13.0	12.3	15.7	10.4	7.0	20.9	6.9	9.3	7.1
Mimaropa		9.2	18.1	11.0	6.2	12.2	10.6	13.0	10.0
Average	11.0	11.0	11.4	11.6	9.1	10.1	10.2	8.4	9.4

Source: CHED

HOW DOES THIS AFFECT YOUR CHILD'S COST OF EDUCATION?

IF THE COST OF EDUCATION IN 2002 IS 100.00 PESOS...

HOW MUCH IS IT NOW?

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Tuition fee increase (%)		11.7	11.4	10.8	11.3	6.9	7.7	8.5	6	7.4
Tuition Fee	100.00	111.70	124.43	137.87	153.45	164.04	176.67	191.69	203.19	218.23

FIGURES AND PROJECTIONS ARE BASED ON SCHOOL YEAR '12-'13

PRIVATE A: 120,000

PRIVATE B: 70,000

STATE UNIVERSITY: 40,000

Private A



Private B



State University



Cost of Tuition among Metro Manila College and Universities*				
School	Cost Per Unit	No. of Terms	No. of Units per term	Estimated Annual Tuition
University of Asia and the Pacific	3,333.00	24	2	159,984.00
De La Salle University	2,605.00	18	3	140,670.00
College of St. Benilde	2,114.00	18	3	114,156.00
Ateneo de Manila University	2,778.00	18	2	100,008.13
Mapua Institute of Technology	1,721.00	14	4	96,376.00
Assumption College	1,750.00	28	2	96,250.00
Miriam College	1,870.00	23	2	86,020.00
Far Eastern University	1,583.00	24	2	75,984.00
University of the East	1,565.00	23	2	71,990.00
University of the Philippines	1,500.00	18	2	54,000.00
University of Sto. Tomas	1,475.00	18	2	50,743.00
Colegio de San Juan de Letran	1,089.80	23	2	50,130.80
St. Scholastica's College	1,642.00	15	2	49,260.00
St. Paul University (Manila)	1,149.26	18	2	41,373.36

*Estimated for SY 2012-2013

Philam Life confidential and proprietary information. Not for distribu
April 2012

The Cost of Education TODAY

The annual cost of private college education today ranges from P40,000 to over P150,000.

Aside from basic tuition rates, there are additional expenses such as books, allowances and project requirements.



TUITION FEE PROJECTION (18 Years)

The cost of a 4-year college course “tomorrow” can be as much as **4 million pesos**, assuming a 10% annual rate increase.

Tuition in 18 years assuming 10% annual increase						
School	2012	2030	2031	2032	2033	TOTAL (4-year course)
University of Asia and the Pacific	159,984.00	889,497.81	978,447.59	1,076,292.35	1,183,921.59	4,128,159.34
De La Salle University	140,670.00	782,113.57	860,324.93	946,357.42	N/A	2,588,795.91
College of St. Benilde	114,156.00	634,697.92	698,167.71	767,984.48	844,782.93	2,945,633.05
Ateneo De Manila University	100,008.13	556,036.95	611,640.64	672,804.71	740,085.18	2,580,567.47
University of the East	71,990.00	400,258.45	440,284.29	484,312.72	532,743.99	1,857,599.45
University of Sto. Tomas	50,743.00	282,126.88	310,339.57	341,373.53	375,510.88	1,309,350.87

Additional Years of Education

K+12 program of the DepEd = Increase in Cost

Home > Newsinfo > Headlines > Learning > Straight talk on K to 12

EUREKA! Straight talk on K to 12

By Queena N. Lee-Chua
Philippine Daily Inquirer

8:48 pm | Sunday, March 18th, 2012

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The K to 12 Basic Education Program, a major part of the campaign platform of President Aquino, is also one of the most controversial administration initiatives.

The Department of Education (DepEd), citing Filipino students' low scores in both national and international tests, and our graduates' inadequate preparation for work and university, swiftly mobilized resources to pursue the program.

Statistics are dismal. As of school year 2009-2010, National Achievement Test (NAT) passing rates for sixth-grade and fourth-year students were only 69 and 46 percent, respectively.

"If I prescribe one template for everyone, the private schools will be the first to shoot me," says Luistro. "They know their clientele best. But DepEd has given them parameters, such as age. Students in kinder should be age 5, give or take a few months, and, with 12 additional years, they graduate from senior high school at age 18."

K to 12 has kindergarten as base, followed by six years of elementary (Grades 1-6), four years of junior high (Grades 7-10), and two years of senior high (Grades 11-12).

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3. It's official: Koko Pimentel, wife part ways

4. Censor nets Eder's pill-popping to retire

With K+12 Program increased number of school years by 2 years...



PRODUCT QUICK QUOTE

Bright Future Invest – Projections

25,000 Annual Investment

Inclusive Withdrawals for High School (Age 0-1-2)

AGE 0

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	1	25,000.00	0.00	0.00	6,016.76	6,248.18	6,363.89
2	2	25,000.00	0.00	0.00	20,024.13	21,045.40	21,563.01
3	3	25,000.00	0.00	0.00	37,218.12	39,758.21	41,066.75
4	4	25,000.00	0.00	0.00	62,954.91	68,134.68	70,843.79
5	5	25,000.00	0.00	0.00	89,839.23	98,922.20	103,751.93
6	6	25,000.00	0.00	0.00	117,948.58	132,358.04	140,156.13
7	7	25,000.00	0.00	0.00	147,367.04	168,650.68	180,351.74
8	8	25,000.00	0.00	0.00	178,013.72	207,846.73	224,566.92
9	9	25,000.00	0.00	0.00	209,886.27	250,178.47	273,203.61
10	10	25,000.00	0.00	0.00	244,333.72	297,246.75	328,078.97
11	11	0.00	0.00	0.00	252,859.07	319,730.49	359,566.87
12	12	0.00	0.00	6,250.00	255,225.43	337,262.93	387,328.55
13	13	0.00	0.00	6,250.00	257,686.45	356,197.96	417,866.41
14	14	0.00	0.00	6,250.00	260,245.91	376,647.80	451,458.05
15	15	0.00	0.00	6,250.00	262,907.75	398,733.62	488,408.85
16	16	0.00	0.00	12,500.00	259,176.06	415,836.31	522,179.74
17	17	0.00	0.00	12,500.00	255,295.10	434,307.22	559,327.71
18	18	0.00	0.00	50,000.00	212,258.90	413,755.80	558,940.48
19	19	0.00	0.00	50,000.00	167,501.26	391,560.26	558,514.53
20	20	0.00	0.00	50,000.00	120,953.31	367,589.08	558,045.98
21	21	0.00	0.00	50,000.00	72,543.44	341,700.21	557,530.58

AGE 1

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	2	25,000.00	0.00	0.00	6,016.76	6,248.18	6,363.89
2	3	25,000.00	0.00	0.00	20,024.13	21,045.40	21,563.01
3	4	25,000.00	0.00	0.00	37,218.12	39,758.21	41,066.75
4	5	25,000.00	0.00	0.00	62,954.91	68,134.68	70,843.79
5	6	25,000.00	0.00	0.00	89,839.23	98,922.20	103,751.93
6	7	25,000.00	0.00	0.00	117,948.58	132,358.04	140,156.13
7	8	25,000.00	0.00	0.00	147,367.04	168,650.68	180,351.74
8	9	25,000.00	0.00	0.00	178,013.72	207,846.73	224,566.92
9	10	25,000.00	0.00	0.00	209,886.27	250,178.47	273,203.61
10	11	25,000.00	0.00	0.00	244,333.72	297,246.75	328,078.97
11	12	0.00	0.00	6,250.00	246,359.07	312,980.49	352,691.87
12	13	0.00	0.00	6,250.00	248,465.43	329,972.93	379,766.05
13	14	0.00	0.00	6,250.00	250,656.05	348,324.76	409,547.66
14	15	0.00	0.00	6,250.00	252,934.29	368,144.74	442,307.42
15	16	0.00	0.00	12,500.00	248,803.67	382,800.32	471,468.17
16	17	0.00	0.00	12,500.00	244,507.81	398,628.35	503,544.98
17	18	0.00	0.00	50,000.00	201,040.13	375,222.62	497,579.48
18	19	0.00	0.00	50,000.00	155,833.73	349,944.43	491,017.43
19	20	0.00	0.00	50,000.00	108,819.08	322,643.98	483,799.17
20	21	0.00	0.00	50,000.00	59,923.84	293,159.50	475,859.09

AGE 2

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	3	25,000.00	0.00	0.00	6,016.76	6,248.18	6,363.89
2	4	25,000.00	0.00	0.00	20,024.13	21,045.40	21,563.01
3	5	25,000.00	0.00	0.00	37,218.12	39,758.21	41,066.75
4	6	25,000.00	0.00	0.00	62,954.91	68,134.68	70,843.79
5	7	25,000.00	0.00	0.00	89,839.23	98,922.20	103,751.93
6	8	25,000.00	0.00	0.00	117,948.58	132,358.04	140,156.13
7	9	25,000.00	0.00	0.00	147,367.04	168,650.68	180,351.74
8	10	25,000.00	0.00	0.00	178,013.72	207,846.73	224,566.92
9	11	25,000.00	0.00	0.00	209,886.27	250,178.47	273,203.61
10	12	25,000.00	0.00	6,250.00	236,533.72	289,146.75	319,828.97
11	13	0.00	0.00	6,250.00	238,247.07	304,232.49	343,616.87
12	14	0.00	0.00	6,250.00	240,028.95	320,525.09	369,783.55
13	15	0.00	0.00	6,250.00	241,882.11	338,121.10	398,566.91
14	16	0.00	0.00	12,500.00	237,309.40	350,374.78	423,353.60
15	17	0.00	0.00	12,500.00	232,553.77	363,608.77	450,618.96
16	18	0.00	0.00	50,000.00	188,607.92	337,401.47	439,360.85
17	19	0.00	0.00	50,000.00	142,904.24	309,097.59	426,976.94
18	20	0.00	0.00	50,000.00	95,372.41	278,529.39	413,354.63
19	21	0.00	0.00	50,000.00	45,939.31	245,515.74	398,370.10

50,000 Annual Investment

Inclusive Withdrawals for High School (Age 0-1-2)

AGE 0

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	1	50,000.00	0.00	0.00	13,281.53	13,792.36	14,047.77
2	2	50,000.00	0.00	0.00	42,600.32	44,793.10	45,904.89
3	3	50,000.00	0.00	0.00	78,351.97	83,745.84	86,525.91
4	4	50,000.00	0.00	0.00	131,252.66	142,158.36	147,865.89
5	5	50,000.00	0.00	0.00	186,516.25	205,538.55	215,660.64
6	6	50,000.00	0.00	0.00	244,302.39	274,375.43	290,662.69
7	7	50,000.00	0.00	0.00	304,784.89	349,029.47	373,408.96
8	8	50,000.00	0.00	0.00	367,728.28	429,655.83	464,429.85
9	9	50,000.00	0.00	0.00	433,189.42	516,732.29	564,552.84
10	10	50,000.00	0.00	0.00	503,868.99	613,474.87	677,438.12
11	11	0.00	0.00	0.00	522,775.75	661,256.86	743,861.93
12	12	0.00	0.00	12,500.00	529,438.78	699,361.41	803,178.13
13	13	0.00	0.00	12,500.00	536,368.33	740,514.33	868,425.94
14	14	0.00	0.00	12,500.00	543,575.07	784,959.47	940,198.53
15	15	0.00	0.00	12,500.00	551,070.07	832,960.23	1,019,148.39
16	16	0.00	0.00	25,000.00	545,864.87	871,301.05	1,092,243.23
17	17	0.00	0.00	25,000.00	540,451.47	912,709.13	1,172,647.55
18	18	0.00	0.00	100,000.00	456,821.53	876,429.86	1,178,592.30
19	19	0.00	0.00	100,000.00	369,846.39	837,248.25	1,185,131.54
20	20	0.00	0.00	100,000.00	279,392.24	794,932.11	1,192,324.69
21	21	0.00	0.00	100,000.00	185,319.93	749,230.68	1,200,237.16

AGE 1

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	2	50,000.00	0.00	0.00	13,281.53	13,792.36	14,047.77
2	3	50,000.00	0.00	0.00	42,600.32	44,793.10	45,904.89
3	4	50,000.00	0.00	0.00	78,351.97	83,745.84	86,525.91
4	5	50,000.00	0.00	0.00	131,252.66	142,158.36	147,865.89
5	6	50,000.00	0.00	0.00	186,516.25	205,538.55	215,660.64
6	7	50,000.00	0.00	0.00	244,302.39	274,375.43	290,662.69
7	8	50,000.00	0.00	0.00	304,784.89	349,029.47	373,408.96
8	9	50,000.00	0.00	0.00	367,728.28	429,655.83	464,429.85
9	10	50,000.00	0.00	0.00	433,189.42	516,732.29	564,552.84
10	11	50,000.00	0.00	0.00	503,868.99	613,474.87	677,438.12
11	12	0.00	0.00	12,500.00	509,775.75	647,756.86	730,111.93
12	13	0.00	0.00	12,500.00	515,918.78	684,781.41	788,053.13
13	14	0.00	0.00	12,500.00	522,307.53	724,767.93	851,788.44
14	15	0.00	0.00	12,500.00	528,951.83	767,953.36	921,897.28
15	16	0.00	0.00	25,000.00	522,861.91	801,093.63	985,267.01
16	17	0.00	0.00	25,000.00	516,528.38	836,885.12	1,054,973.71
17	18	0.00	0.00	100,000.00	431,941.52	794,539.93	1,049,151.09
18	19	0.00	0.00	100,000.00	343,971.18	748,807.12	1,042,746.19
19	20	0.00	0.00	100,000.00	252,482.03	699,415.69	1,035,700.81
20	21	0.00	0.00	100,000.00	157,333.31	646,072.95	1,027,950.90

AGE 2

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	3	50,000.00	0.00	0.00	13,281.53	13,792.36	14,047.77
2	4	50,000.00	0.00	0.00	42,600.32	44,793.10	45,904.89
3	5	50,000.00	0.00	0.00	78,351.97	83,745.84	86,525.91
4	6	50,000.00	0.00	0.00	131,252.66	142,158.36	147,865.89
5	7	50,000.00	0.00	0.00	186,516.25	205,538.55	215,660.64
6	8	50,000.00	0.00	0.00	244,302.39	274,375.43	290,662.69
7	9	50,000.00	0.00	0.00	304,784.89	349,029.47	373,408.96
8	10	50,000.00	0.00	0.00	367,728.28	429,655.83	464,429.85
9	11	50,000.00	0.00	0.00	433,189.42	516,732.29	564,552.84
10	12	50,000.00	0.00	12,500.00	488,268.99	597,274.87	660,938.12
11	13	0.00	0.00	12,500.00	493,551.75	630,260.86	711,961.93
12	14	0.00	0.00	12,500.00	499,045.82	665,885.73	768,088.13
13	15	0.00	0.00	12,500.00	504,759.66	704,360.59	829,826.94
14	16	0.00	0.00	25,000.00	497,702.04	732,413.44	883,989.63
15	17	0.00	0.00	25,000.00	490,362.12	762,710.52	943,568.60
16	18	0.00	0.00	100,000.00	404,728.61	714,431.36	926,605.46
17	19	0.00	0.00	100,000.00	315,669.75	662,289.87	907,946.00
18	20	0.00	0.00	100,000.00	223,048.54	605,977.05	887,420.60
19	21	0.00	0.00	100,000.00	126,722.48	545,159.22	864,842.66

100,000 Annual Investment

Inclusive Withdrawals for High School (Age 0-1-2)

AGE 0

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	1	100,000.00	0.00	0.00	27,811.06	28,880.71	29,415.54
2	2	100,000.00	0.00	0.00	87,752.71	92,288.50	94,588.64
3	3	100,000.00	0.00	0.00	160,619.68	171,721.10	177,444.23
4	4	100,000.00	0.00	0.00	267,848.15	290,205.72	301,910.10
5	5	100,000.00	0.00	0.00	379,870.28	418,771.25	439,478.07
6	6	100,000.00	0.00	0.00	497,010.01	558,410.23	591,675.81
7	7	100,000.00	0.00	0.00	619,620.58	709,787.05	759,523.39
8	8	100,000.00	0.00	0.00	747,157.41	873,274.01	944,155.73
9	9	100,000.00	0.00	0.00	879,795.70	1,049,839.93	1,147,251.30
10	10	100,000.00	0.00	0.00	1,022,939.53	1,245,931.13	1,376,156.43
11	11	0.00	0.00	0.00	1,062,609.11	1,344,309.62	1,512,452.07
12	12	0.00	0.00	25,000.00	1,077,865.48	1,423,558.38	1,634,877.28
13	13	0.00	0.00	25,000.00	1,093,732.10	1,509,147.06	1,769,545.01
14	14	0.00	0.00	25,000.00	1,110,233.38	1,601,582.82	1,917,679.51
15	15	0.00	0.00	25,000.00	1,127,394.71	1,701,413.44	2,080,627.46
16	16	0.00	0.00	50,000.00	1,119,242.50	1,782,230.52	2,232,370.20
17	17	0.00	0.00	50,000.00	1,110,764.20	1,869,512.96	2,399,287.23
18	18	0.00	0.00	200,000.00	945,946.77	1,801,778.00	2,417,895.95
19	19	0.00	0.00	200,000.00	774,536.64	1,728,624.24	2,438,365.54
20	20	0.00	0.00	200,000.00	596,270.11	1,649,618.18	2,460,882.10
21	21	0.00	0.00	200,000.00	410,872.91	1,564,291.63	2,485,650.31

AGE 1

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	2	100,000.00	0.00	0.00	27,811.06	28,880.71	29,415.54
2	3	100,000.00	0.00	0.00	87,752.71	92,288.50	94,588.64
3	4	100,000.00	0.00	0.00	160,619.68	171,721.10	177,444.23
4	5	100,000.00	0.00	0.00	267,848.15	290,205.72	301,910.10
5	6	100,000.00	0.00	0.00	379,870.28	418,771.25	439,478.07
6	7	100,000.00	0.00	0.00	497,010.01	558,410.23	591,675.81
7	8	100,000.00	0.00	0.00	619,620.58	709,787.05	759,523.39
8	9	100,000.00	0.00	0.00	747,157.41	873,274.01	944,155.73
9	10	100,000.00	0.00	0.00	879,795.70	1,049,839.93	1,147,251.30
10	11	100,000.00	0.00	0.00	1,022,939.53	1,245,931.13	1,376,156.43
11	12	0.00	0.00	25,000.00	1,036,609.11	1,317,309.62	1,484,952.07
12	13	0.00	0.00	25,000.00	1,050,825.48	1,394,398.38	1,604,627.28
13	14	0.00	0.00	25,000.00	1,065,610.50	1,477,654.26	1,736,270.01
14	15	0.00	0.00	25,000.00	1,080,986.92	1,567,570.60	1,881,077.01
15	16	0.00	0.00	50,000.00	1,070,978.39	1,637,680.24	2,012,864.71
16	17	0.00	0.00	50,000.00	1,060,569.53	1,713,398.66	2,157,831.18
17	18	0.00	0.00	200,000.00	893,744.31	1,633,174.56	2,152,294.30
18	19	0.00	0.00	200,000.00	720,246.08	1,546,532.52	2,146,203.73
19	20	0.00	0.00	200,000.00	539,807.92	1,452,959.12	2,139,504.10
20	21	0.00	0.00	200,000.00	352,152.24	1,351,899.85	2,132,134.51

AGE 2

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	3	100,000.00	0.00	0.00	27,811.06	28,880.71	29,415.54
2	4	100,000.00	0.00	0.00	87,752.71	92,288.50	94,588.64
3	5	100,000.00	0.00	0.00	160,619.68	171,721.10	177,444.23
4	6	100,000.00	0.00	0.00	267,848.15	290,205.72	301,910.10
5	7	100,000.00	0.00	0.00	379,870.28	418,771.25	439,478.07
6	8	100,000.00	0.00	0.00	497,010.01	558,410.23	591,675.81
7	9	100,000.00	0.00	0.00	619,620.58	709,787.05	759,523.39
8	10	100,000.00	0.00	0.00	747,157.41	873,274.01	944,155.73
9	11	100,000.00	0.00	0.00	879,795.70	1,049,839.93	1,147,251.30
10	12	100,000.00	0.00	25,000.00	991,739.53	1,213,531.13	1,343,156.43
11	13	0.00	0.00	25,000.00	1,004,161.11	1,282,317.62	1,448,652.07
12	14	0.00	0.00	25,000.00	1,017,079.56	1,356,607.02	1,564,697.28
13	15	0.00	0.00	25,000.00	1,030,514.74	1,436,839.59	1,692,347.01
14	16	0.00	0.00	50,000.00	1,018,487.33	1,496,490.75	1,805,261.71
15	17	0.00	0.00	50,000.00	1,005,978.82	1,560,914.01	1,929,467.88
16	18	0.00	0.00	200,000.00	836,969.97	1,468,491.13	1,901,094.67
17	19	0.00	0.00	200,000.00	661,200.77	1,368,674.43	1,869,884.13
18	20	0.00	0.00	200,000.00	478,400.80	1,260,872.38	1,835,552.55
19	21	0.00	0.00	200,000.00	288,288.84	1,144,446.17	1,797,787.80

200,000 Annual Investment

Inclusive Withdrawals for High School (Age 0-1-2)

AGE 0

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	1	200,000.00	0.00	0.00	56,870.11	59,057.42	60,151.08
2	2	200,000.00	0.00	0.00	178,057.47	187,279.31	191,956.15
3	3	200,000.00	0.00	0.00	325,155.09	347,671.63	359,280.87
4	4	200,000.00	0.00	0.00	541,039.15	586,300.44	609,998.51
5	5	200,000.00	0.00	0.00	766,578.34	845,236.64	887,112.93
6	6	200,000.00	0.00	0.00	1,002,425.26	1,126,479.82	1,193,702.04
7	7	200,000.00	0.00	0.00	1,249,274.27	1,431,302.20	1,531,752.25
8	8	200,000.00	0.00	0.00	1,505,997.24	1,760,510.38	1,903,607.47
9	9	200,000.00	0.00	0.00	1,772,989.13	2,116,055.21	2,312,648.22
10	10	200,000.00	0.00	0.00	2,061,060.69	2,510,843.63	2,773,593.04
11	11	0.00	0.00	0.00	2,142,255.12	2,710,415.12	3,049,632.35
12	12	0.00	0.00	50,000.00	2,174,697.32	2,871,952.32	3,298,275.58
13	13	0.00	0.00	50,000.00	2,208,437.22	3,046,412.51	3,571,783.14
14	14	0.00	0.00	50,000.00	2,243,526.70	3,234,829.51	3,872,641.46
15	15	0.00	0.00	50,000.00	2,280,019.77	3,438,319.87	4,203,585.60
16	16	0.00	0.00	100,000.00	2,265,972.56	3,604,089.46	4,512,624.16
17	17	0.00	0.00	100,000.00	2,251,363.47	3,783,120.62	4,852,566.58
18	18	0.00	0.00	400,000.00	1,924,170.00	3,652,474.27	4,896,503.23
19	19	0.00	0.00	400,000.00	1,583,888.80	3,511,376.21	4,944,833.56
20	20	0.00	0.00	400,000.00	1,229,996.36	3,358,990.31	4,997,996.91
21	21	0.00	0.00	400,000.00	861,948.21	3,194,413.53	5,056,476.61

AGE 1

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	2	200,000.00	0.00	0.00	56,870.11	59,057.42	60,151.08
2	3	200,000.00	0.00	0.00	178,057.47	187,279.31	191,956.15
3	4	200,000.00	0.00	0.00	325,155.09	347,671.63	359,280.87
4	5	200,000.00	0.00	0.00	541,039.15	586,300.44	609,998.51
5	6	200,000.00	0.00	0.00	766,578.34	845,236.64	887,112.93
6	7	200,000.00	0.00	0.00	1,002,425.26	1,126,479.82	1,193,702.04
7	8	200,000.00	0.00	0.00	1,249,274.27	1,431,302.20	1,531,752.25
8	9	200,000.00	0.00	0.00	1,505,997.24	1,760,510.38	1,903,607.47
9	10	200,000.00	0.00	0.00	1,772,989.13	2,116,055.21	2,312,648.22
10	11	200,000.00	0.00	0.00	2,061,060.69	2,510,843.63	2,773,593.04
11	12	0.00	0.00	50,000.00	2,090,255.12	2,656,415.12	2,994,632.35
12	13	0.00	0.00	50,000.00	2,120,617.32	2,813,632.32	3,237,775.58
13	14	0.00	0.00	50,000.00	2,152,194.02	2,983,426.91	3,505,233.14
14	15	0.00	0.00	50,000.00	2,185,033.78	3,166,805.06	3,799,436.46
15	16	0.00	0.00	100,000.00	2,167,187.13	3,310,853.47	4,068,060.10
16	17	0.00	0.00	100,000.00	2,148,626.61	3,466,425.75	4,363,546.11
17	18	0.00	0.00	400,000.00	1,817,323.68	3,310,443.81	4,358,580.72
18	19	0.00	0.00	400,000.00	1,472,768.62	3,141,983.31	4,353,118.79
19	20	0.00	0.00	400,000.00	1,114,431.37	2,960,045.97	4,347,110.67
20	21	0.00	0.00	400,000.00	741,760.62	2,763,553.65	4,340,501.74

AGE 2

Special Illustration of Benefits

End of Policy Year	Attained Age of Child Nominee	Annual Investment	TopUp Investment	Redemptions	TOTAL PROJECTED ACCOUNT VALUES		
					Total Account Value 4%	Total Account Value 8%	Total Account Value 10%
1	3	200,000.00	0.00	0.00	56,870.11	59,057.42	60,151.08
2	4	200,000.00	0.00	0.00	178,057.47	187,279.31	191,956.15
3	5	200,000.00	0.00	0.00	325,155.09	347,671.63	359,280.87
4	6	200,000.00	0.00	0.00	541,039.15	586,300.44	609,998.51
5	7	200,000.00	0.00	0.00	766,578.34	845,236.64	887,112.93
6	8	200,000.00	0.00	0.00	1,002,425.26	1,126,479.82	1,193,702.04
7	9	200,000.00	0.00	0.00	1,249,274.27	1,431,302.20	1,531,752.25
8	10	200,000.00	0.00	0.00	1,505,997.24	1,760,510.38	1,903,607.47
9	11	200,000.00	0.00	0.00	1,772,989.13	2,116,055.21	2,312,648.22
10	12	200,000.00	0.00	50,000.00	1,998,660.69	2,446,043.63	2,707,593.04
11	13	0.00	0.00	50,000.00	2,025,359.12	2,586,431.12	2,922,032.35
12	14	0.00	0.00	50,000.00	2,053,125.48	2,738,049.60	3,157,915.58
13	15	0.00	0.00	50,000.00	2,082,002.50	2,901,797.57	3,417,387.14
14	16	0.00	0.00	100,000.00	2,060,034.60	3,024,645.38	3,647,805.86
15	17	0.00	0.00	100,000.00	2,037,187.99	3,157,321.01	3,901,266.44
16	18	0.00	0.00	400,000.00	1,701,427.51	2,976,610.69	3,850,073.08
17	19	0.00	0.00	400,000.00	1,352,236.61	2,781,443.55	3,793,760.39
18	20	0.00	0.00	400,000.00	989,078.07	2,570,663.03	3,731,816.43
19	21	0.00	0.00	400,000.00	611,393.19	2,343,020.07	3,663,678.08