



The Generali Guide to Education – a gift for life



GENERALI
INTERNATIONAL

The most valuable gift you can give

As a parent it's a natural instinct to want the best for your children. Apart from the parental guidance you give throughout their lives, the benefit of a top quality education is perhaps the greatest gift you can give.

A gift that rewards them throughout their lives ...

- Stability is important, especially to younger children. If you have an international lifestyle, private boarding schools can provide a positive environment in which to learn without frequent disruption.
- A good college education in today's competitive labour market has become an essential passport to professional life.
- A child's schooling provides them with a solid foundation for life and stays with them throughout their days. A high quality education can repay itself many times over, providing a legacy for personal development and growth.



The ticket to a first class education

Putting a price on your child's future is impossible, but investing now to provide for that future is no longer an alternative but a necessity.

Paying for an education requires some serious planning

- Building the foundation for your child's future doesn't come cheap. Paying for the stability of a private boarding school typically costs over £18,000 p.a.*
- Added to that is a college education, now a prerequisite for most professional careers, which over the three or four year period will inevitably cost a five figure sum (GB pounds).
- It's not just the costs of school and university fees that you need to consider. Uniforms for growing children, school trips, the cost of the increasingly popular gap year, it all adds up.

An investment in your children's future is one of the most important that you will make. And, as with all investments, it pays to start as soon as possible. It's never too late to make a regular commitment to saving for a child's education, but sacrificing today can make for a brighter future. Your pay-back is something you can enjoy over many years.

**Independent Schools Council information service (ISCis) 2005*



Helping you achieve your aims

To help give your children a good education, you need to put money aside somewhere it can grow and where you can make withdrawals as fees need to be paid. The good news is that there are solutions to help you achieve your aims.

There are investment products available that are ideally suited to help you achieve your aims. Generali International has one such investment that could help you plan for your children's future – we call it **Vision**. It is a whole of life policy that is designed to provide an effective regular savings solution, offering a range of features to suit your lifestyle.

**Real growth potential**

The choice of a wide range of investment options including bonds, global equity and managed funds.

**A product that moves with you**

Wherever you choose to live and work, you can continue to contribute to your policy.

**Easy access***

The ability for you to choose when to take the benefits you have accumulated, for example, making three withdrawals each year to cover school fees.

**Tax efficiency**

Through investment funds that grow free of Guernsey tax deductions.

**Premium flexibility***

Reduce or increase your premiums according to your circumstances, take a premium holiday when the pressure is on or add a lump sum on receipt of cash bonuses.

**Rewarding your Vision***

Valuable bonuses as a reward for maintaining regular payments to your policy. And the more you save, the more we add, allocating up to 105% of the money you invest. Loyalty bonuses are only applicable for policies with a premium payment term of 10 years or more.

**Investment adaptability**

To switch between the investment funds available so you can adapt your education portfolio to reflect the changes in your circumstances.

*Certain conditions and charges may apply and are detailed in the Principal Brochure and Policy Details Guide. The Principal Brochure should be read before a Vision policy is purchased.

To find out how **Vision** can help you provide for your children's education, why not speak to your Financial Adviser.

