

# Because growth needs protection

## Your savings and life insurance working together

Capital (not earnings) provides us with real security and peace of mind, because earning power can cease or diminish with death or disability, whereas a large amount of capital has the ability to produce a sufficient flow of income to meet a future goal.

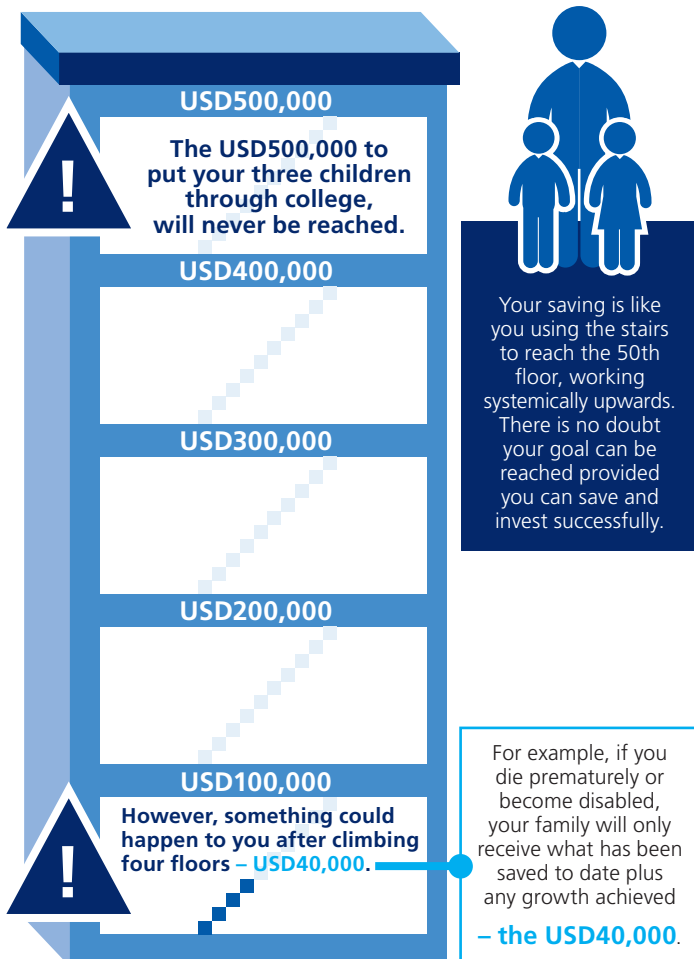
### The stairs and the elevator

Let's suppose you need a total of USD500,000 to pay for your three children to go to college in 10 years time. This amount will cover all their fees, accommodation etc, and ensures they are given the best opportunity to gain their degrees.

Being a responsible and loving parent, you start a monthly savings plan, putting aside enough money to create the capital required for this specific goal. You have planned it so that there is enough time before your children go to college to build the USD500,000 required.

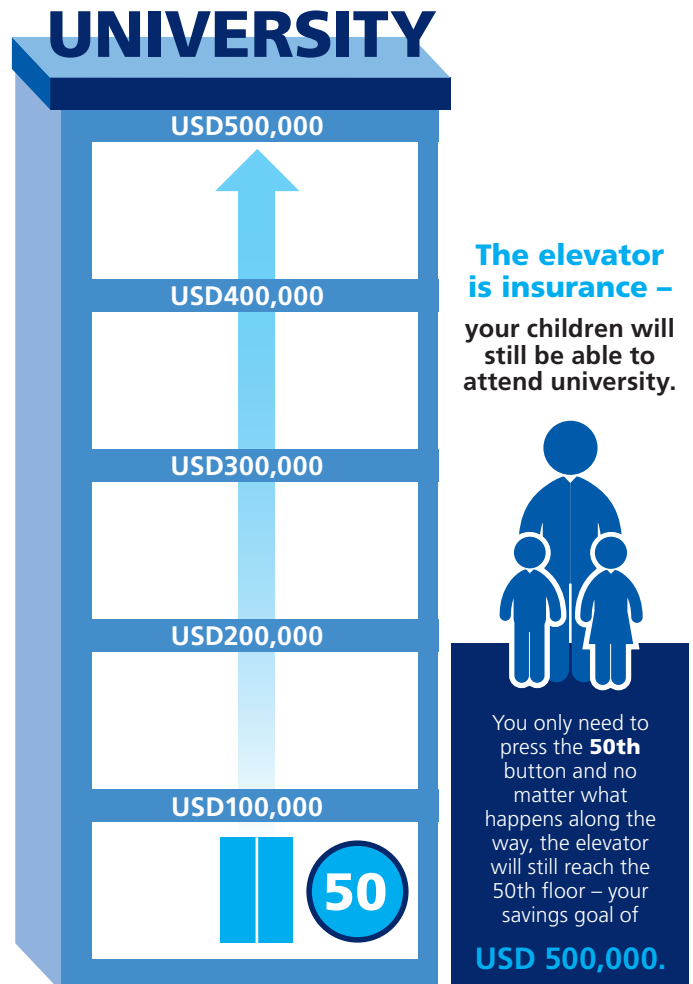
Looking at this situation another way, your goal of saving **USD500,000** is like reaching the top of a 50 floor building, each floor representing **USD10,000** of savings.

Your other option is to make sure there is an elevator going to the **50th floor**.




Your saving is like you using the stairs to reach the 50th floor, working systematically upwards. There is no doubt your goal can be reached provided you can save and invest successfully.

For example, if you die prematurely or become disabled, your family will only receive what has been saved to date plus any growth achieved – **the USD40,000**.



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