

# 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.

### Two premiums – which way do the scales tip?

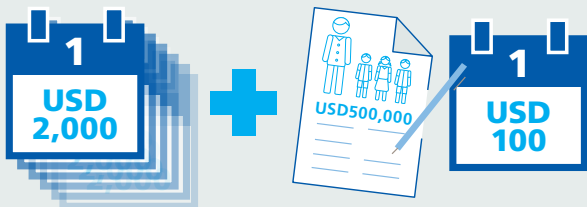


Let's suppose you need a total of **USD500,000** to pay for your three children to go to college in 10 years time. This amount will cover all their fees, accommodation etc, and ensures they are given the best opportunity to gain their degrees.

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.

The monthly premium is USD2,000 over 20 years.

Very sensibly, you also take out a protection policy with a sum assured of USD500,000. The monthly premium for this protection is USD100.

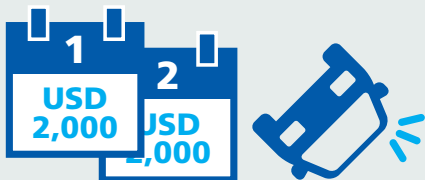


However

Your protection policy, which you have paid just two premiums into (or USD200) pays out the sum assured of USD500,000.



You pay just two monthly premiums and then die in a car crash.



Your savings plan at the time of your death is worth just **USD4,000** and this is what your family receive from the insurance company.



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