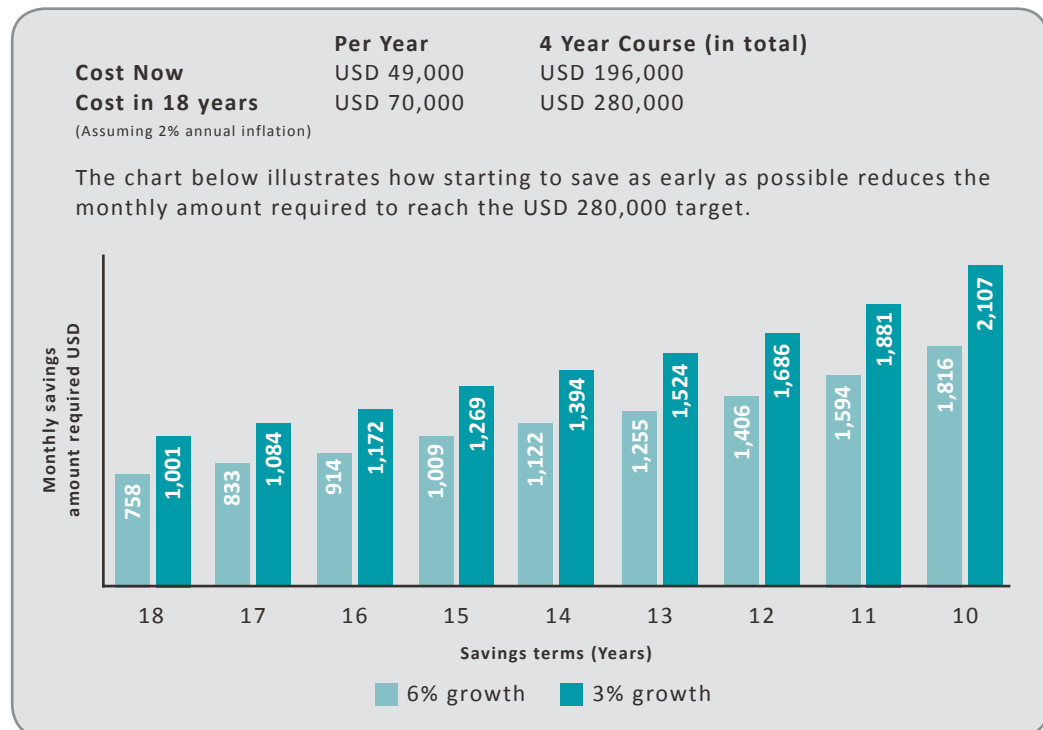


INVEST IN YOUR CHILDREN'S FUTURE

In today's competitive employment market, a good education has become an essential passport to greater career opportunities. One of the most popular uses for a Vantage Platinum Worldwide contract is to save towards securing a quality, private education for your children in the future.

With the potential cost for a child studying at a top university in the USA exceeding USD 49,000 per year*, starting to save early gives you the best opportunity to be financially prepared when your children embark on their studies. In addition, when future inflation is taken into account, the costs further increase dramatically.



The chart above is for illustrative purposes and assumes contributions are paid into a Vantage Platinum Worldwide contract. The illustrative figures assume a uniform accumulator unit price growth rate of 3% and 6% per year, net of the annual management charge, underlying fund charges and other administration expenses. The figures also assume that no withdrawals are taken prior to maturity, standard product charges are included and all contributions are paid as planned. Charges have been converted from GBP to USD using an exchange rate of USD 1.27: GBP 1.00

Projected maturity values are not guaranteed and do not represent the minimum or maximum returns that may be achieved. Your IFA will be able to provide you with a personalised illustration on request.

*Source: www.topuniversities.com