PAN AMERICAN Life

COLLEGE FUNDING SOLUTION

You've assumed the greatest responsibility in life: raising your children. As part of that duty, you're likely contemplating their college education. That's an undertaking that can overwhelm almost any parent.

There is a life insurance policy you can use to help with college funding. Pan-American Life's Horizon Value™ whole life insurance policy builds cash value that can provide strategic benefits in the college funding process while also providing death benefit protection.

Financial Aid

One of the advantages of cash value life insurance, like whole life, is that it is exempt from the formula used to determine eligibility for college financial aid.

While assets such as brokerage funds and bank accounts are considered countable assets in determining the Expected Family Contribution (EFC) for college, the cash value in a life insurance policy is not. By positioning assets in cash value life insurance, a family can lower their EFC and improve the chances of qualifying for scholarships or grants.

Growth & Access to Funds

Single premiums are often desirable in college funding situations and Horizon Value can be structured so that a single premium will support the policy without the need for any future contributions or premiums. If you prefer, additional payment features are also available.

Guaranteed Growth

Horizon Value builds guaranteed cash value throughout the life of the policy. Should you need extra money to offset college expenses, for a remodeling project, or for any other reason, you can simply withdrawal funds at any time without incurring any withdrawal fees or penalties from Pan-American Life.

In addition to cash value, you may also receive non-guaranteed dividend payments. Essentially, dividends are a portion of the company's profits that Pan-American Life shares annually with its policyowners. While not guaranteed, Pan-American Life has paid dividends for over 100 consecutive years.

In the Event of the Worst

The college years are a crucial time for a family. Should a parent die prematurely, future income potential is cut short and the college student's future could be at stake. Horizon Value provides a guaranteed death benefit that can help families manage during this difficult time. Additionally, included at no additional charge, if the insured is diagnosed with a terminal or chronic illness, a portion of the policy's death benefit can be accessed during the insured's lifetime, at a time when your family might need it most.**

The Advantages of Pan-American Life's Horizon Value for College Funding

Product Type	FAFSA®/ CSS Profile Exempt	Guaranteed Growth	Tax-Deferred Growth	Penalty Free Access for Any Reason	Penalty Free Access at Any Time	Death Benefit Protection
Horizon Value	✔	✔	✔	✔	✔	✔
College Savings Plans	N/A	N/A	✔	N/A	N/A	N/A
Many Interest Bearing Accounts	N/A	✔	N/A	✔	N/A	N/A
Variable Growth Accounts	N/A	N/A	?*	?*	?*	N/A

** Depends on account provisions*

Contact your Pan-American Life Representative for guidance today!

***The Chronic Illness benefit is not available in California. Administration and reduction fees are taken at the time of acceleration. See rider language for full details.*

Please see the terms and provisions of your policy for full details.

At Pan-American Life, we specialize in financial solutions that provide our clients with security and peace of mind. For over a century, we have operated within a mutual holding company structure, prioritizing the needs and well-being of our policyholders. We continue to uphold this commitment through our exceptional service, financial strength, and sound governance. You can trust us to help protect what matters most: your family, your business, and your future.

Neither Pan-American Life, nor independent agents or affiliates, offer legal or tax advice. For advice on taxes and legal issues, please consult a tax or legal expert of your choice.

palig.com