



HANNAH KAZEMBE

FAST FORWARD TO

THEIR FUTURE

Providing a brighter **FUTURE** for your child/children **TODAY**

The greatest gift your child/ children may ever receive is an education

WHAT IS AN EDUCATION SAVINGS PLAN?

This is a savings plan dedicated to the advancement of higher education for your children. The plan is administered by a not-for-profit Canadian Corporation, the Heritage International Scholarship Trust Foundation, which helps families lessen the financial burden of post-secondary/ tertiary education cost. The foundation administers and advises on the management and distribution of Education Assistance Payments (“Scholarships”) of the plan.

HOW DOES THE HERITAGE PLAN WORK?

Subscribers agree to save towards the costs of the first year of their child’s post-secondary/tertiary education. Savings, less fee (Principal), are returned in the year that the child

turns 18 years old and begins post-secondary/tertiary studies. Thereafter, starting in the second year of studies, the Foundation will provide Education Assistance Payments (EAPs) for the next three years, as long as the student is enrolled in a recognized post-secondary institution. EAP are derived primarily from interest income and may also consist of discretionary top-up payments from the Foundation.

The earlier a child is enrolled, the lower the contribution amount & the more you can take advantage of the power of compound interest.

**The Heritage International
Scholarship Trust Plan is a
steady path for your child's
educational future**

Call on us today we are here to help. (284) 340-0728; 340-1045; 495-2464 or
info@mutualinsurancebvi.com