# Tuition Prepayment Certificates 

## What could be a more important investment than a quality education?

Tuition Prepayment Certificates (TPCs) help you save now for a child's future education.

This program allows you to set money aside for ANC Secondary School and Bryn Athyn College tuition throughout the course of your child's lifetime.

Because your TPC is invested, it returns interest and increases your original investment.

## Benefits

1. TPCs may be used for tuition, fees, and room and board at both Bryn Athyn College and the Academy of the New Church
2. Your investment will earn $10 \%$ tax-deferred simple interest until it is withdrawn for tuition.
3. Planning now will help you manage tuition costs over the course of many years.
4. Our unique program allows you to save for the ANC Secondary Schools and Bryn Athyn College simultaneously.
5. A contribution towards education can be made without incurring gift, estate, or generation-skipping taxes. (Consult your tax advisor for details.)
6. Any unused amounts can be transferred to another child.

## Example A

After the birth of their child, parents purchase \$1,200 worth of TPCs each year for 17 years. At the end of 17 years, the parents have accumulated \$38,040.

| TPC Purchase <br> Amount | Growth* | Accumulated <br> Total |  |
| :--- | :--- | :--- | :--- |
| Year 1 | $\$ 1200$ | $\$ 1680$ | $\$ 2880$ |
| Year 2 | 1200 | 1680 | 2880 |
| Year 3 | 1200 | 1680 | 2880 |
| Year 4 | 1200 | 1680 | 2880 |
| Year 5 | 1200 | 1560 | 2760 |
| Year 6 | 1200 | 1440 | 2640 |
| Year 7 | 1200 | 1320 | 2520 |
| Year 8 | 1200 | 1200 | 2400 |
| Year 9 | 1200 | 1080 | 2280 |
| Year 10 | 1200 | 960 | 2160 |
| Year 11 | 1200 | 840 | 2040 |
| Year 12 | 1200 | 720 | 1920 |
| Year 13 | 1200 | 600 | 1800 |
| Year 14 | 1200 | 480 | 1680 |
| Year 15 | 1200 | 360 | 1560 |
| Year 16 | 1200 | 240 | 1440 |
| Year 17 | 1200 | 120 | 1320 |
| Total | $\$ 20,400$ | $\$ 17,640$ | $\$ 38,040$ |

## Example B

After the birth of their grandchild, grandparents purchase $\$ 2,000$ worth of TPCs each year for 21 years. At the end of 21 years, the grandparents have accumulated $\$ 82,600$.

For current tuition information go to ancss.org and brynathyn.edu

| TPC Purchase <br> Amount | Growth* | Accumulated <br> Total |  |
| :--- | :--- | :--- | :--- |
| Year 1 | $\$ 2000$ | $\$ 2800$ | $\$ 4800$ |
| Year 2 | 2000 | 2800 | 4800 |
| Year 3 | 2000 | 2800 | 4800 |
| Year 4 | 2000 | 2800 | 4800 |
| Year 5 | 2000 | 2800 | 4800 |
| Year 6 | 2000 | 2800 | 4800 |
| Year 7 | 2000 | 2800 | 4800 |
| Year 8 | 2000 | 2800 | 4800 |
| Year 9 | 2000 | 2600 | 4600 |
| Year 10 | 2000 | 2400 | 4400 |
| Year 11 | 2000 | 2200 | 4200 |
| Year 12 | 2000 | 2000 | 4000 |
| Year 13 | 2000 | 1800 | 3800 |
| Year 14 | 2000 | 1600 | 3600 |
| Year 15 | 2000 | 1400 | 3400 |
| Year 16 | 2000 | 1200 | 3200 |
| Year 17 | 2000 | 1000 | 3000 |
| Year 18 | 2000 | 800 | 2800 |
| Year 19 | 2000 | 600 | 2600 |
| Year 20 | 2000 | 400 | 2400 |
| Year 21 | 2000 | 200 | 2200 |
| Total | $\$ 42,000$ | $\$ 40,600$ | $\$ 82,600$ |
| Assu0 | 200 |  |  |

*Assumed growth of each year's purchase amount over the lifetime of the individual plan.

