

Tuition Prepayment Certificates

FOR ANC SECONDARY SCHOOLS AND BRYN ATHYN COLLEGE

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 Your investment will earn 10% tax-deferred simple interest until it is withdrawn for tuition.
- 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.
- 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.

plan ahead...save now

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 Pur Amoun		Growth*	Accumulated 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.

TPC Purchase Amount		Growth*	Accumulated 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

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

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