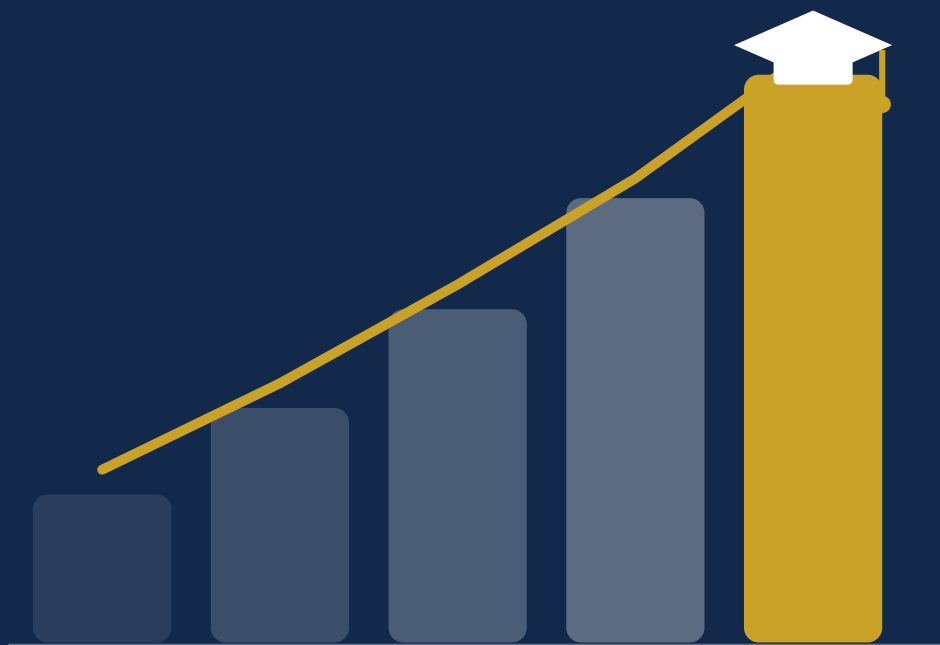


Pay for College Without Giving Up Your Retirement.

How Indexed Universal Life (IUL) can help one plan do three jobs: protect your family, help pay for college, and supplement your retirement.



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What college really costs

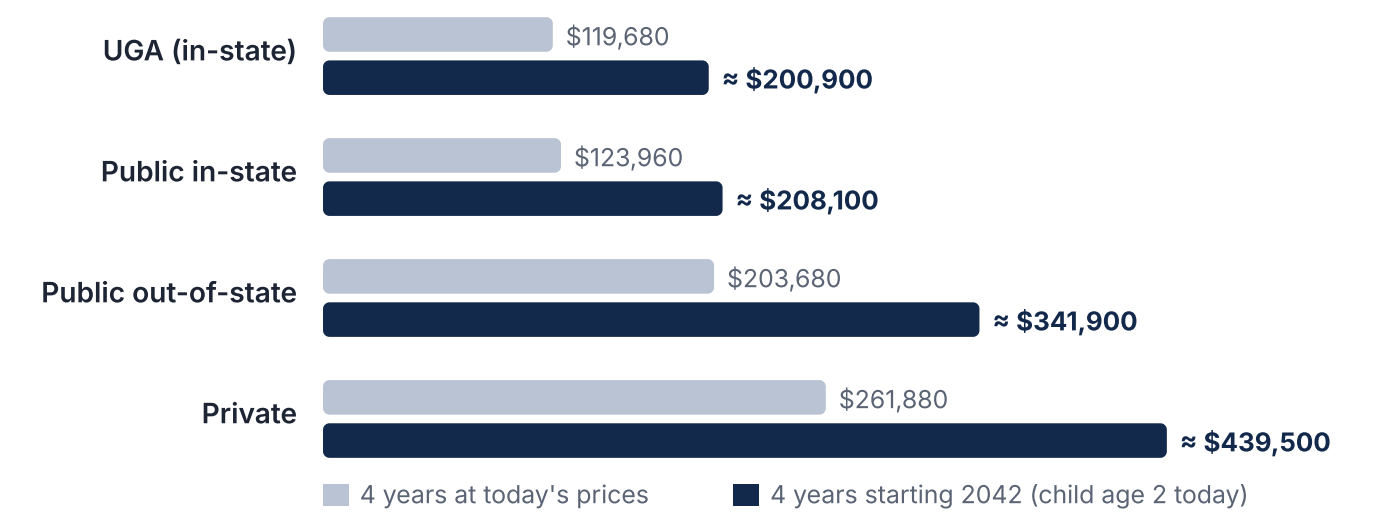
College costs keep rising every year. Here's what one year costs today, and what four years could cost by the time a 2-year-old is ready to go.

TYPE OF SCHOOL (ONE YEAR)	TUITION & FEES	HOUSING & FOOD	FULL BUDGET *
Public 4-year, in-state	\$11,950	\$13,900	\$30,990
Public 4-year, out-of-state	\$31,880	\$13,900	\$50,920
Private nonprofit 4-year	\$45,000	\$15,920	\$65,470
University of Georgia (in-state, on campus, 2026–27)	\$11,628	\$12,440	\$29,920

*Full budget also includes books, supplies, transportation and personal costs. National figures: College Board, 2025–26. UGA: Office of Student Financial Aid, 2026–27.

Four years of college: today vs. 2042

Projection assumes costs grow about 3% a year (this year's increases were 2.9%–4.0%).



53%

of families saving for college use a **regular savings account**, where money barely grows.

46%

of families still **expect to borrow** to pay for college.

40%

say they feel **"on their own"** when it comes to planning and paying for it.

Source: Sallie Mae & Ipsos, *How America Plans for College 2026*.

Where should college money grow?

Each tool has strengths and trade-offs. Here's an honest side-by-side comparison so you can see where each one fits.

	SAVINGS ACCOUNT	529 PLAN	IUL (LIFE INSURANCE)
Growth potential	Low: bank interest	Market-based: can rise or fall	Linked to an index, up to a cap
Protection from market drops	Yes (FDIC insured)	No: value can go down	Yes: 0% floor on index credits (policy charges still apply)
Tax treatment	Interest taxed every year	Tax-free for qualified education; Georgia state tax deduction	Tax-deferred growth; potentially tax-free policy loans
Counted for financial aid (FAFSA)	Yes, as a parent asset	Yes, parent asset (up to 5.64%)	No: cash value isn't reported
If your child skips college	Use it for anything	Tax + 10% penalty on earnings (some exceptions, limited Roth IRA rollover)	Use it for anything, including retirement
Protects your family if you pass away	No	No	Yes: generally income-tax-free death benefit
Costs	None	Low fund fees	Insurance charges & fees, highest in early years
Needs time?	No	Works best with time	Yes: best with 10+ years of funding

The 529 is great for...

Families who are sure their child will go to college and want low-cost, tax-free growth for school only.

The IUL is great for...

Families who also want life insurance protection, market-drop protection, and money that can become retirement income if it isn't needed for school.

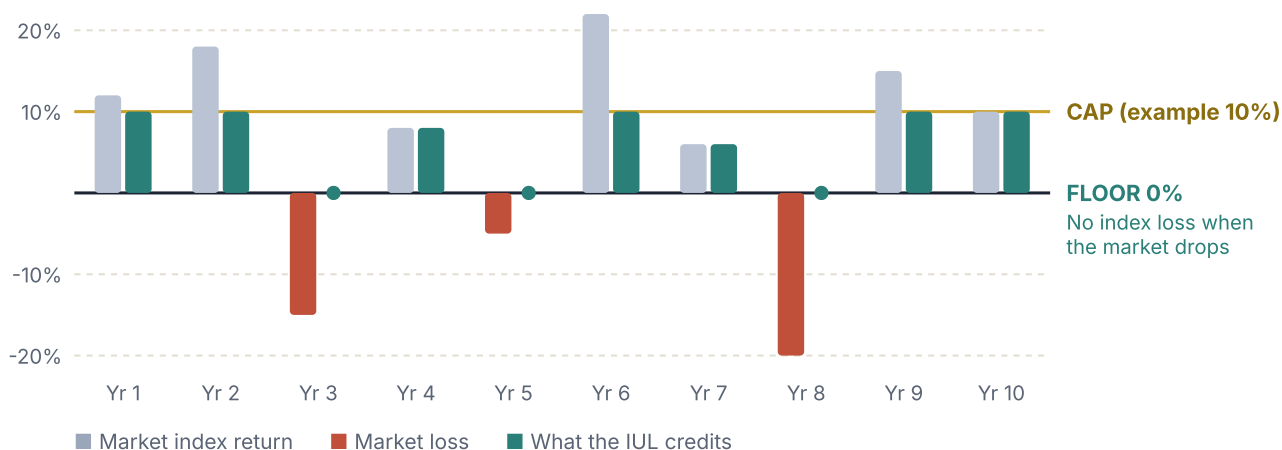
Many families use both. The 529 handles tuition, and the IUL protects the family, adds flexibility, and keeps building for retirement. We'll help you find the right mix.

How an IUL works, in plain English

An Indexed Universal Life policy is permanent life insurance with a cash value that can grow. Growth is linked to a stock market index like the S&P 500, but your money is not invested in the market directly.

The floor and the cap

When the index goes up, your cash value is credited with gains up to a cap. When the index goes down, you're credited 0% instead of a loss.



Hypothetical index returns for illustration only. Caps, floors and participation rates vary by carrier and product and can change.

Three jobs, one plan



Protect

A death benefit makes sure your family and your child's education are covered even if you're not here.



Grow

Cash value builds over time with index-linked growth, with no market losses on credited interest.



Access

Borrow against the cash value for tuition, a home, emergencies, or retirement income.

The timeline

CHILD AGE 0-18

Fund the policy monthly. Cash value grows.

AGES 18-22

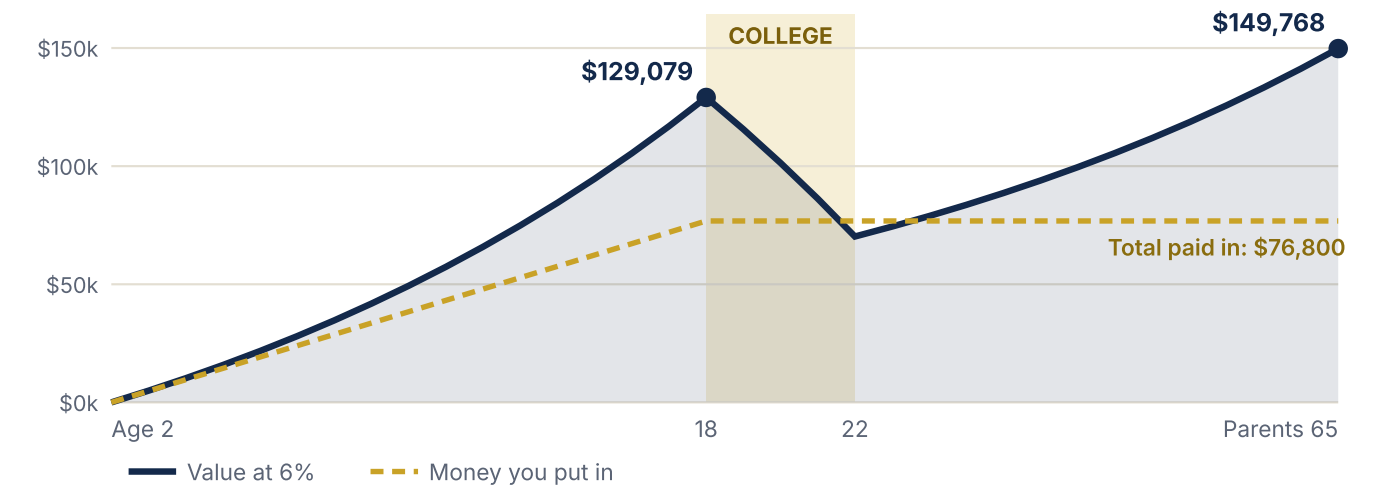
Borrow from cash value for college.

PARENTS 50s-65+

Rebuild and use as retirement income.

How compound growth works: one family's example

Meet the Nguyens. Both parents are 32 and their daughter Anna is 2. They set aside **\$400 a month**. This hypothetical example uses a steady **6% a year**, compounded monthly.



PHASE 1 · SAVE			PHASE 2 · COLLEGE		PHASE 3 · RETIRE	
ANNA'S AGE	PAID IN	VALUE	YEAR	PAID FOR SCHOOL	AT PARENTS' AGE 65	VALUE
7	\$24,000	\$28,048	Freshman–Senior	\$20,000/yr	Stop paying after college	\$149,768
12	\$48,000	\$65,879			Keep paying \$400/mo	\$247,529
18	\$76,800	\$129,079	Total for 4 years	\$80,000	With continued payments, total paid in is \$139,200.	
\$52,279 of that came from growth, not from their pocket.			Left after college	\$70,217		

They put in **\$76,800**, paid for **4 years of tuition**, and still had **≈\$150,000** growing toward retirement. (Hypothetical 6% example)

Important: This example uses a fixed 6% rate to show how compounding works. It is not a policy illustration. A real IUL deducts insurance costs and fees (especially in early years), college money is usually accessed through policy loans that carry interest, and credited rates vary year to year. Your personalized illustration will show actual policy values.

Pick your goal. Start early.

Same 6% hypothetical math, two different goals for a child who is 2 today.

GOAL 1 · TUITION

\$400/month

Paid in over 16 years	\$76,800
Value at age 18	\$129,079
Covers	4 yrs tuition & fees
Left over after college	\$70,217

GOAL 2 · FULL UGA COST

\$575/month

Paid in over 16 years	\$110,400
Value at age 18	\$185,551
Covers	Tuition, housing, food, books
Projected 4-yr UGA cost (2042)	≈ \$200,900

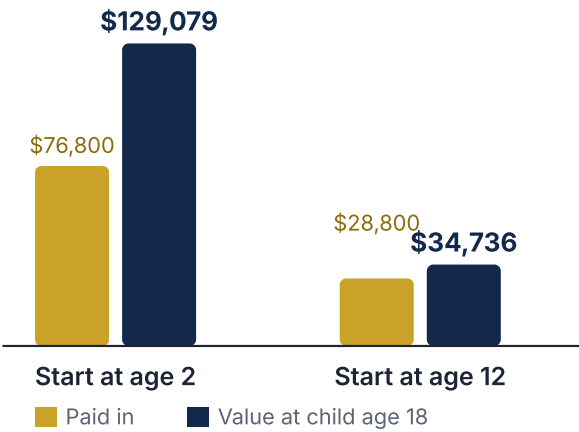
Goal 2 assumes yearly payments for school rise with college costs (≈\$48,000 freshman year to ≈\$52,500 senior year), and the remaining balance keeps growing at 6% during college.

Why starting early matters

The same **\$400 a month** grows to about **3.7 times as much** when you start at age 2 instead of age 12, because the money has more years to compound.

Starting early also tends to lock in life insurance while you're younger and healthier, which can lower the cost of protection.

Every year you wait, your monthly amount has to go up to reach the same goal.



The financial aid advantage most parents don't know about

When you fill out the FAFSA, some savings count against your child's aid and some don't. Where you save can make a real difference.

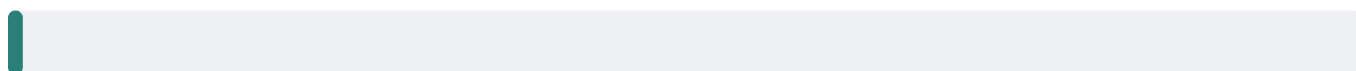
Two families, same \$100,000 saved

Family A: \$100,000 in a parent-owned 529



Up to \$5,640 a year can count against aid eligibility

Family B: \$100,000 of IUL cash value



\$0 counted: not reported on the FAFSA

What's counted on the FAFSA

- Checking & savings accounts
- Brokerage & investment accounts
- Parent-owned 529 plans (assessed up to 5.64%)
- Real estate other than your home

What's not counted

- Cash value of life insurance (including IUL)
- Retirement accounts (401k, IRA)
- The home you live in

A 529 still has a fairly small effect on aid, and it can be a great tool. The point is that **an IUL gives you another place to save that doesn't reduce aid at all**, plus life insurance protection.

Financial aid rules can change. Some private colleges use the CSS Profile, which may ask about assets differently. Aid eligibility also depends heavily on income. We'll review your situation on our call.

WHO I AM

Hi, I'm Tai.



Tai Nguyen & his wife, Phuong Tran

Phuong and I are parents too, so we know the question every parent asks: *"How do I give my kids a great start without falling behind on my own future?"*

Through **Retire With Tai**, I help families build plans that protect what matters most, pay for the big goals like college, and turn into income for retirement.

My job is to explain everything in plain language, show you the real numbers, and let you decide. There's no pressure.

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Independent means I work for you

I'm not tied to one company. I compare policies from multiple well-established carriers to find the best fit for your family's goals and budget. Carriers we work with include:

National Life Group

F&G (Fidelity & Guaranty Life)

Athene

Transamerica

American National

Mutual of Omaha

Shop many carriers

Compare caps, costs, and features side by side.

Plain-English plans

No jargon. You'll understand every number.

Long-term partner

Annual reviews as your kids and goals grow.

YOUR NEXT STEP

See what this looks like for **your** family.

Book a free 20-minute **College + Retirement Planning Call**.

1

Book your call

Scan the code or visit retirewithtai.com

2

Get your custom illustration

Real numbers from top carriers, built around your child's age and your budget

3

Decide with no pressure

Take your time. Ask every question. It's your call.



SCAN TO BOOK

Call **470-470-5593**

Visit retirewithtai.com

On our call, we'll cover

- Your college goal (tuition only, or the full cost)
- How much to set aside each month
- Whether a 529, an IUL, or both fits best
- How it ties into your retirement plan

Remember

The younger your child, the more time your plan has to grow. A family that starts when their child is 2 can see a very different result from one that starts at 12.

P.S. Bring your questions. I'll send you a free College Cost Checklist after our call.

Important information. This brochure is for educational purposes only and is not an offer or solicitation of any specific product. Indexed Universal Life (IUL) is a life insurance product, not an investment or a security, and is not a direct investment in the stock market or any index. All examples are hypothetical, use a fixed 6% annual rate compounded monthly, and do not reflect policy charges, cost of insurance, premium loads, surrender charges, or loan interest; actual policy values will be lower than shown and will vary. Index crediting caps, floors, and participation rates vary by carrier and product and are subject to change. Policy loans and withdrawals reduce cash value and death benefit, accrue interest, and may cause the policy to lapse; if a policy lapses or is surrendered with an outstanding loan, taxes may be due. Tax-free treatment of loans assumes the policy is not a Modified Endowment Contract (MEC) and remains in force. Guarantees are based on the claims-paying ability of the issuing insurance company. Life insurance requires health underwriting. Financial aid rules are set by the U.S. Department of Education and individual schools and may change. This is not tax, legal, or financial-aid advice; consult a qualified professional. Carrier names are used for identification only; products and availability vary by carrier and state. Sources: College Board, *Trends in College Pricing and Student Aid 2025*; University of Georgia Office of Student Financial Aid, 2026–27 Cost of Attendance; Sallie Mae & Ipsos, *How America Plans for College 2026*. Tai Nguyen, Georgia Licensed Life Insurance Agent, License #3784707, NPN 21496686.