Worried about your children's **education costs?**
We can help

You want your children to have the best education possible, yet school and college expenses can be costly.

- €10k estimated annual cost of sending your child to college away from home[1].
- €5k estimated annual cost of sending your child to college while living at home[1].

How prepared are you for **education costs**?

According to Aviva's Cost of Education[1] report:

- Half of Irish parents feel completely unprepared for the high cost of putting children through third level education.
- Over a third of families intending to put children through third level education have savings earmarked for this purpose.

Interestingly, 59% of Irish deposit holders have no idea what interest rate they earn. And when they are aware of this rate, 93% say they are very unsatisfied with the interest rate they're earning[2,3].

Help your savings make the grade **with Aviva**

When it comes to your child's future, you'd do all you can and more. We get that. Aviva's Regular Saver allows you to gradually build up the funds necessary to support your children's third level education. You can save from as little as €100 a month through Regular Saver. Aviva's Investment Bond gives your built up lump sum the potential to grow over the medium to long-term. You can invest from as little as €10,000 through Investment Bond.

5 reasons to choose Regular Saver and Investment Bond from Aviva

1. **Higher growth potential** - your money has the potential to generate higher returns than deposits[3] over the medium to long-term with access to funds from multi-award winning, world-class fund managers.
2. **Choice and flexibility**: Two ways to invest:
   - Pick a ready-made **Managed for You** fund.
   - Pick your own funds from our full **Managed by You** range.
3. **Easy access** – you have access to your money when you need it with no early encashment charges on Regular Saver and Investment Bond Option D[4].
4. **Cost-effective investment options**.
5. **Online access** to check the value of your investments anytime.

1. *Source: Aviva Cost of Education Report. For more information on this report please see the media section on www.aviva.ie.*
2. *RedC research undertaken on behalf of Aviva May 2017. Base: All Adults Aged 18+, sample size=2,561.*
3. *Qualifying terms and conditions apply to fixed deposits. The capital and interest earned in a fixed term deposit account are guaranteed (subject to credit risk). When you invest in a deposit account you may qualify for compensation under the Deposit Guarantee Scheme should the bank be unable to meet their obligations to you.*
4. *Annual fund charges apply and early encashment charges apply on certain Investment Bond product options. For details of the charges that apply to your product option please see either the relevant Summary Details Insert for Investment Bond, or the Regular Saver brochure. Property investments cannot be sold as easily or quickly as equities or bonds - so, in order to protect the interest of the remaining investors, in some circumstances, encashment of units from funds that invest directly or indirectly in property may be deferred for a period not exceeding six months. For all other funds, encashment of units may be deferred for up to three months.*

The **regular savers**... **Alice** and **John**...

Let's say Alice and John have decided to invest €140 a month in Aviva's Regular Saver account to help pay for their child Annie's education. If we assume their fund returns 3%, 5% or 7% per year, the following table shows what their return could potentially look like after 18 years excluding the impact of tax. Now that wouldn't be a bad return for a **€4.60 investment a day.**

	€140 invested each month:		
	3% per year growth less 1.25% annual fund charge	**5% per year growth** less 1.25% annual fund charge	**7% per year growth** less 1.25% annual fund charge
After 18 years	**€35,520**	**€42,959**	**€52,275**

Source: Aviva 15 August 2017. The above example is hypothetical and does not represent any investors particular experience. The above example excludes the impact of product charges and tax.

The **lump sum** investors... **Mary** and **Vincent**...

Let's say they invest €10,000 for their child Alex's education in Investment Bond. If we assume their fund returns 3%, 5% or 7% per year, the following table shows what their return could potentially look like over different time periods excluding the impact of tax.

	3% per year growth less 1% annual fund charge	**5% per year growth** less 1% annual fund charge	**7% per year growth** less 1% annual fund charge
Year 1	€10,200	€10,400	€10,600
Year 10	€12,190	€14,802	€17,908
Year 20	€14,859	€21,911	€32,071

Source: Aviva 15 August 2017. The above example is hypothetical and does not represent any investors particular experience. The above example excludes the impact of product charges and tax.

Warning: All figures are estimates only. They are not a reliable guide to the future performance of this investment.
Warning: The value of your investment may go down as well as up.
Warning: If you invest in these products you may lose some or all of the money you invest.
Warning: These products may be affected by changes in currency exchange rates.

To find your local financial broker and learn more about these products, visit www.aviva.ie.

AVIVA

1.507.08.17