

**“EDUCATION**

is the most **POWERFUL** weapon

which you can use to **CHANGE**

the **WORLD.**”

*~ Nelson Mandela*

Start planning your child’s  
**FUTURE** today!

Together we can  
make that **CHANGE.**



Contact us **TODAY**  
to find out how to get **STARTED.**

# If this is true:

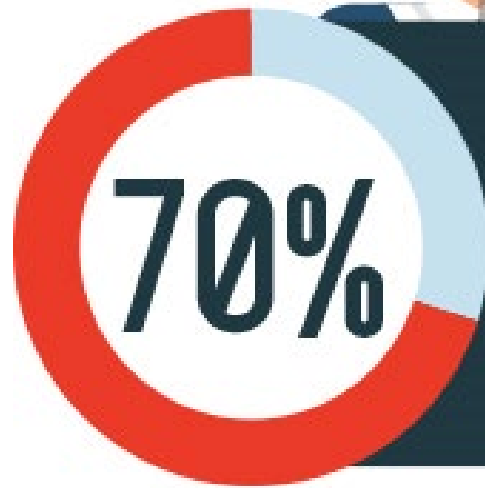


**Robot automation will 'take 800 million jobs by 2030' – report**  
By Gary Hadler

**What jobs will  
your children  
have?**

**We don't know!**

# What we do know:



of jobs available between now and 2030  
will require

**MORE SCHOOLING THAN**  
a high school diploma but  
**LESS EDUCATION THAN**  
a four-year degree.

# What we do know:

## Rising college costs

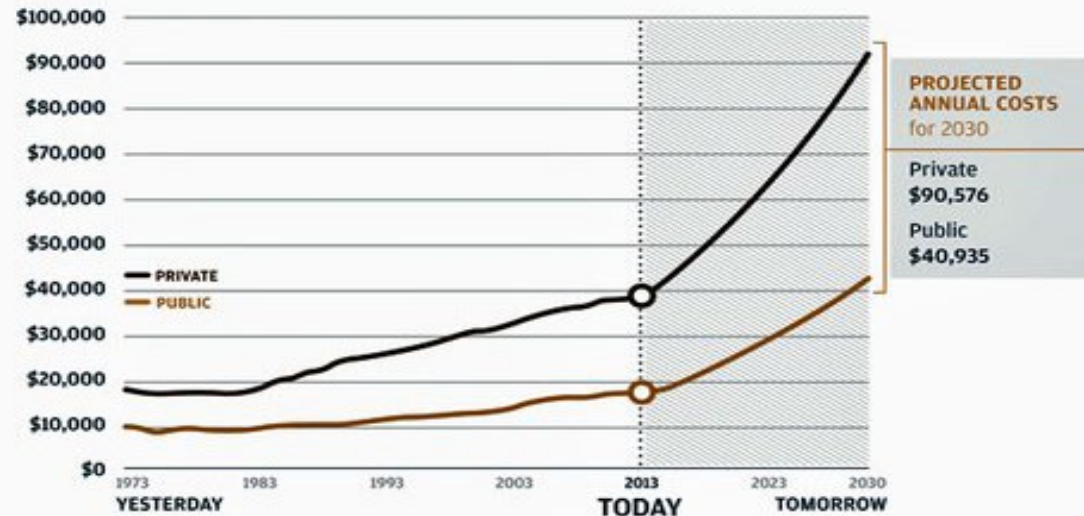
College savings need to grow at a healthy rate to match or exceed rapidly rising costs.

### KEEPING PACE

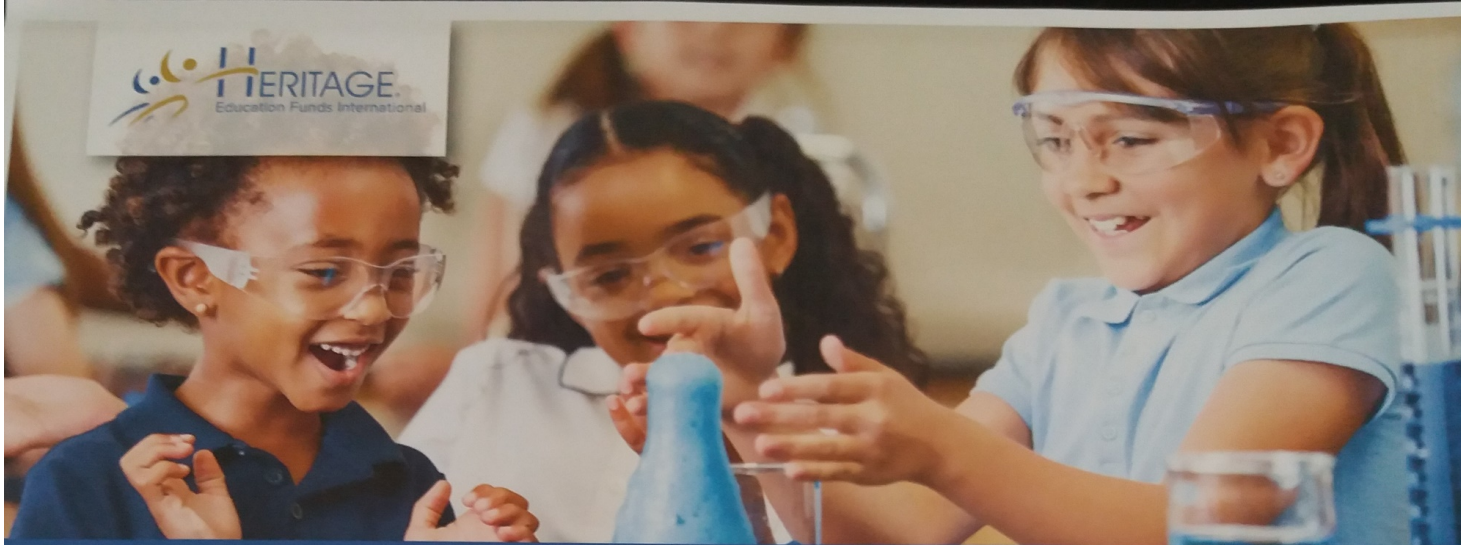
- If prices increase 5% each year, the **cost of college will more than double** by 2030.<sup>1</sup>

1. Source: J.P. Morgan Asset Management using The College Board, "2012 Trends in College Pricing." Future college costs estimated to inflate 5% per year.  
2. Source: Average Enrollment-Weighted Tuition, Fees, Room and Board in 2012 Dollars from 1971-72 to 2012-13 (The College Board, "2012 Trends in College Pricing"). Future college costs estimated to inflate 5% per year (J.P. Morgan Asset Management). Note: Average tuition and fees for the public sector reflects four-year, in-state charges.

Tuition, fees, room and board in 2012 dollars<sup>2</sup>



# What we do know:



A POST-SECONDARY/ TERTIARY EDUCATION IS ONE OF  
THE MOST IMPORTANT GIFTS YOU CAN GIVE A CHILD

The **Heritage International Scholarship Trust Plan** is a flexible long-term savings plan tailored to your individual financial situation.

Heritage**ESP**.com

Ask us how we can help you get started!

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# Facts about the Heritage Savings Plan:

- helped families for more than 30 years
- 2018 paid over \$3.4 to Badian families
- allows you invest what you can afford
  - matures when your child turns 18
- offers a great return on your investment

# Be like Jeremy Lamb:



Make the decision.



Set up your plan.



**MEET YOUR GOAL!**