

Save for your child or grandchild's future from just \$0.74 per week.

Choose the amount that is right for the age of your child or grandchild. You can increase your contribution level at any stage:

Contributions:

Secondary table (Cost of policy per \$1,000)

Age	Weekly	Monthly	Quarterly	Single sum
0	\$1.13	\$4.88	\$14.59	\$566.81
1	\$1.25	\$5.40	\$16.14	\$589.48
2	\$1.39	\$6.01	\$17.98	\$613.06
3	\$1.56	\$6.76	\$20.20	\$637.58
4	\$1.77	\$7.66	\$22.92	\$663.08
5	\$2.03	\$8.80	\$26.32	\$689.61
6	\$2.37	\$10.27	\$30.71	\$717.19
7	\$2.83	\$12.23	\$36.56	\$745.88
8	\$3.46	\$14.97	\$44.78	\$775.72
9	\$4.41	\$19.10	\$57.11	
10	\$6.00	\$25.98	\$77.69	
11	\$9.19	\$39.76	\$118.88	
12	\$18.74	\$81.10	\$242.52	

Tertiary table (cost of policy per \$1,000)

Age	Weekly	Monthly	Quarterly	Single sum
0	\$0.74	\$3.22	\$9.64	\$474.83
1	\$0.81	\$3.49	\$10.43	\$493.82
2	\$0.88	\$3.79	\$11.33	\$513.57
3	\$0.95	\$4.13	\$12.34	\$534.12
4	\$1.04	\$4.52	\$13.51	\$555.48
5	\$1.15	\$4.97	\$14.87	\$577.70
6	\$1.27	\$5.50	\$16.45	\$600.81
7	\$1.42	\$6.13	\$18.33	\$624.84
8	\$1.59	\$6.89	\$20.59	\$649.83
9	\$1.80	\$7.81	\$23.36	\$675.83
10	\$2.07	\$8.97	\$26.83	\$702.86
11	\$2.42	\$10.47	\$31.30	\$730.97
12	\$2.88	\$12.46	\$37.27	\$760.21
13	\$3.53	\$15.26	\$45.64	\$790.62
14	\$4.50	\$19.47	\$58.21	
15	\$6.12	\$26.48	\$79.18	
16	\$9.36	\$40.52	\$121.17	

14 days to change your mind

We're sure you'll agree that the Manchester Unity Education Support Plans are a great way to save for your child or grandchild's education, but so you can be absolutely sure, we offer a 14-day free look from the date the acceptance certificate is received.

During that time, provided we have not refunded any claims on the plan, you can cancel the plan in exchange for a full refund of any contributions paid.

Start saving today

For most families, investing is the only way to make a quality education for your children or grandchildren affordable - and the earlier you start putting money aside, the easier it will be.

So start saving now. Call us on 0508 728 325 weekdays 8.00am – 4.30pm, or apply through our website www.save2learn.co.nz

What makes us different?

Manchester Unity has been around for more than 160 years. We are a Friendly Society, with the principle of *People Helping People*.

You're more than a customer - you're an owner.

As a Friendly Society, we're owned by our members and all of our profits go back to you.

When you take out an Education Support Plan with us, you become a member*. You'll get a say in how things are run, and you'll be able to enjoy the many member-only benefits we offer: competitive returns on your savings, investments and insurances; monetary bonuses when your investment or insurance matures; use of our great holiday accommodation around the country, at very low rates; special member discounts on general and accident insurance; and the opportunity for you your children or grandchildren to qualify for education scholarships.

*Consult our investment statement for details



Education Support Plan



SECONDARY & TERTIARY PLAN

save2learn
INVESTING IN YOUR CHILD'S FUTURE

Whatever your child or grandchild dreams of becoming, they will need the right education and qualifications to make it a reality. With the increasing costs associated with education it is important to start saving for your child or grandchild's future as early as possible.

Five years at a public secondary school cost as much as \$10,000, and three years of tertiary study can cost up to \$60,000.



Planning is the best way to make education affordable and ensure that your children, or grandchildren, don't miss out. The earlier you start, the easier it'll be. Even by putting aside a little less than you'd spend on a cup of coffee each week, you will be adding to a pool of funds which will earn bonuses, compound and grow faster for you.

Whatever amount you are able to invest - whether it's all the funds you will need for your child or grandchild's education, or a significant contribution – you will know you're doing all you can to give your child or grandchild the best education they can possibly get.

There are two plans to choose from - the Secondary Plan, designed to help you with secondary school expenses, and the Tertiary Plan, which supports your child or grandchild through tertiary study.

Secondary Plan

There's more than the uniform and stationery to consider - even for a public secondary school. Add in things like sports equipment, school camps, transport, course materials and a computer, and you could be looking at as much as \$10,000 over five years of secondary school.

Starting an investment now will make the cost for the right education much more affordable.

- Giving you freedom to choose the school that's best suited to your child or grandchild, without worrying about what the financial burden will be.
- The ability to set aside funds to make sure your child or grandchild gets the best from their schooling and enjoys all the activities on offer.
- And, if your child or grandchild develops a passion for something like music, languages, or outdoor pursuits, you will be able to give them the best gift of all - freedom to pursue those interests.

**FOR MORE INFORMATION contact us on
0508 728 325 weekdays between 8.00am and
4.30pm or visit our website www.save2learn.co.nz.**

save2learn
INVESTING IN YOUR CHILD'S FUTURE

Making Saving Easy!

Tertiary Plan

Three years at university can cost as much as \$60,000 - it may cost even more (when you consider the cost of course fees, accommodation, living expenses, course materials, field trips, a computer- the list is virtually endless).

By investing in your child or grandchild's tertiary education, you are giving them more options.

- Your child or grandchild will be able to choose the institution that's right for them, without being restricted by course fees or location.
- They will be able to concentrate on study without the worry of having to work long hours to cover their costs.
- They will have an economic head-start when they enter the workforce, with a non-existent, or significantly reduced student loan.

Why invest in your child or grandchild's education through us?

Our Education Support Plans are designed to make sure the money you put aside now will be there to help out right throughout your child or grandchild's education. Plus, they're simple to set up and flexible.

Earmarked for education

One of the biggest problems with any savings plan is resisting the temptation to 'dip in'. Our plans are designed to help make sure that the money you put aside for your child or grandchild's education will only be used for their education.

You will get incentives to leave the funds to grow until they reach maturity.

Plus, a percentage of funds will be allocated for each year of study, so there will be something to help out with every stage of your child or grandchild's education.

Flexible investing

You can choose to open a Secondary Plan, a Tertiary Plan, or both - or open one now and another later.

You will also have the freedom to cancel the plan before maturity and, if your child or grandchild starts secondary school or tertiary study one year earlier or later than expected, you'll be able to have the benefit paid out one year earlier, or choose to have your contributions held off for a year.

A plan that grows

In addition to your guaranteed amount the plan will qualify for annual bonuses which vary depending on the return we achieve with our investments. If a bonus is awarded, it will help you earn bigger bonuses, helping your plan compound and grow.



Protecting your child or grandchild's future

No-one knows what's around the corner. If you were to die, or were unable to work, would your child or grandchild's education suffer? With our plans, you automatically receive insurance to make sure that whatever happens to you, the plans you're making for your child or grandchild's education will be fulfilled.