

## Rule of 216

		18	17	16	15	14	13	12	11	10
	4	<b>216</b>	<b>204</b>	<b>192</b>	<b>180</b>	<b>168</b>	<b>156</b>	<b>144</b>	<b>132</b>	<b>120</b>
5000	20000	23.15	24.51	26.04	27.78	29.76	32.05	34.72	37.88	41.67
7500	30000	34.72	36.76	39.06	41.67	44.64	48.08	52.08	56.82	62.50
10000	40000	46.30	49.02	52.08	55.56	59.52	64.10	69.44	75.76	83.33
12500	50000	57.87	61.27	65.10	69.44	74.40	80.13	86.81	94.70	104.17
15000	60000	69.44	73.53	78.13	83.33	89.29	96.15	104.17	113.64	125.00
17500	70000	81.02	85.78	91.15	97.22	104.17	112.18	121.53	132.58	145.83
20000	80000	92.59	98.04	104.17	111.11	119.05	128.21	138.89	151.52	166.67

		9	8	7	6	5	4	3	2	1
		<b>108</b>	<b>96</b>	<b>84</b>	<b>72</b>	<b>60</b>	<b>48</b>	<b>36</b>	<b>24</b>	<b>12</b>
5000	20000	46.30	52.08	59.52	69.44	83.33	104.17	138.89	208.33	416.67
7500	30000	69.44	78.13	89.29	104.17	125.00	156.25	208.33	312.50	625.00
10000	40000	92.59	104.17	119.05	138.89	166.67	208.33	277.78	416.67	833.33
12500	50000	115.74	130.21	148.81	173.61	208.33	260.42	347.22	520.83	1041.67
15000	60000	138.89	156.25	178.57	208.33	250.00	312.50	416.67	625.00	1250.00
17500	70000	162.04	182.29	208.33	243.06	291.67	364.58	486.11	729.17	1458.33
20000	80000	185.19	208.33	238.10	277.78	333.33	416.67	555.56	833.33	1666.67

## Childhood is only 216 months long.

If you start saving for education the day a baby is born you have the cheapest and best chance to finance those education dreams.

Each month and each year that you wait to start saving, the amount only gets larger.

But what if you die, before you have fully funded these dreams ?

That's where you can use life insurance to help guarantee the dreams are fulfilled.

Term insurance can work, as long as you invest the difference, ( of the cost of Life Insurance costs )

Whole life insurance is primarily meant to levelize your premiums over your lifetime, and allows loans.

Universal Life is a Flexible premium and adjustable death benefit plan that can be funded to allow many options.

UL can be lifetime term insurance Or it can be a way to fund Education or even retirement bucket lists.

Contact me to learn how we can Carve a plan that meets your entire 600 months of working, and life afterwards.

**301-790-7799 24/7/365**

**How will you pay for your children's college ? Cash , check, or 20 year loan ?**

**OR**

**Do you save for your retirement , instead ??**

## Why not both ?

**Choose Life Insurance NOW, and become their banker when it's time for college, and let them repay you !**