



COLLEGE SAVINGS PLAN

 L E N O

YOUR BRIDGE TO THE FUTURE

Trusted Financial Solutions in the Bahamas

Headquartered in the Bahamas since 2010, Leno Corporate Services Ltd. (Leno) is one of the leading financial services companies in the region. At Leno, we strive to reward the trust our clients have placed in us, by providing leading and competitive investment products and financial solutions that best suit our client's individual needs.

OUR DIVERSE SUITE OF PRODUCTS AND SERVICES INCLUDE

PRODUCTS

- Individual Retirement Accounts
- Group Pension Plans
- College Savings Plan
- Mutual Funds
- Stock & Trading
- Personal Wealth Builder

SERVICES

- Private Wealth
- Fund Administration
- Corporate Services
- Accounting Services
- Payroll Services
- Trust & Fiduciary Services





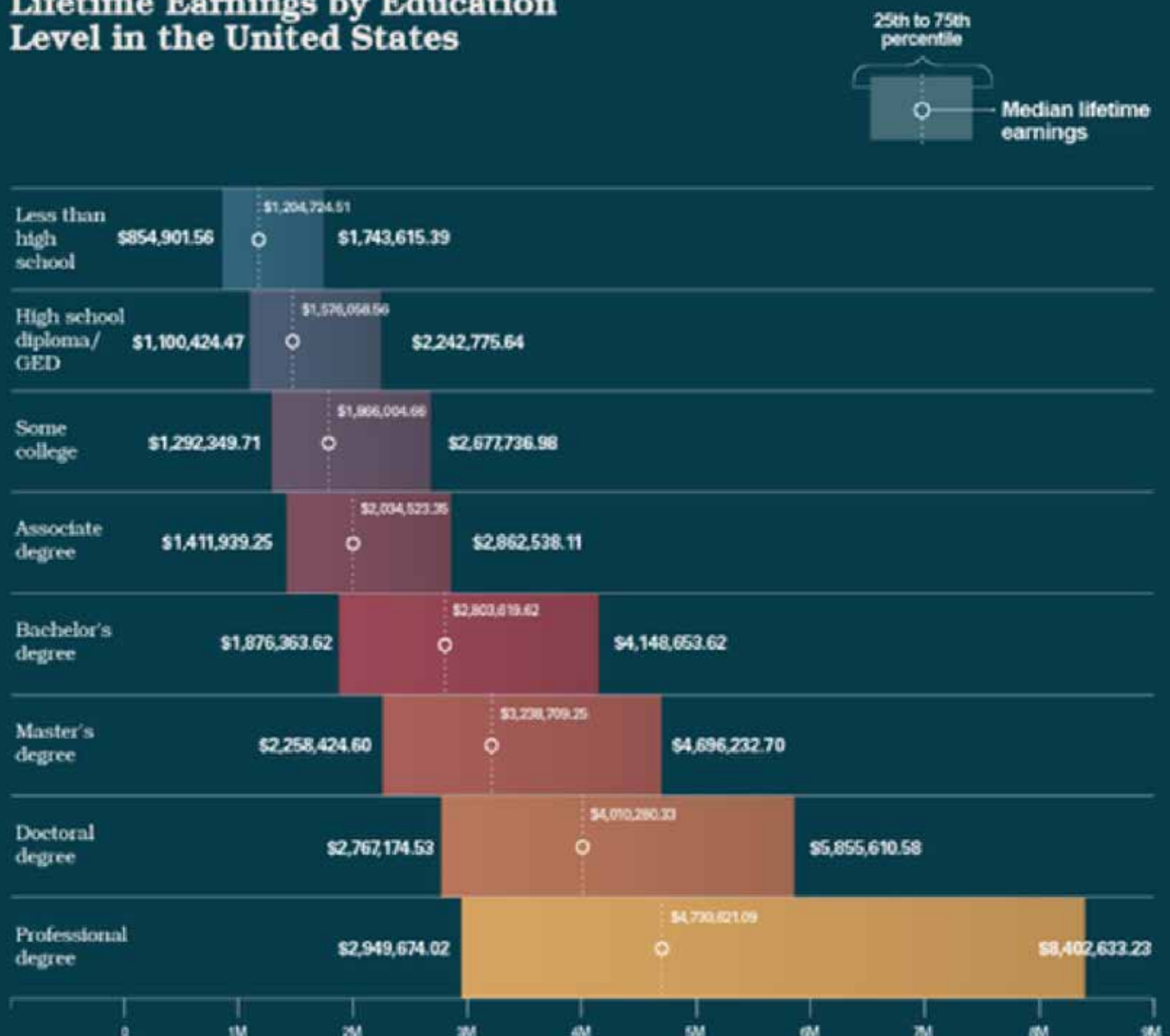
EVERY CHILD DESERVES A CHANCE TO GO TO COLLEGE

The cost of education continues to rise and to maximize your child's talents and realize their full potential a college degree is now a must. The question is no longer whether your loved ones will attend college. It's how to pay rapidly rising tuition costs without taking on too much student loan debt or sacrificing other financial goals.

At Leno, our goal is to provide transparent and collaborative financial solutions that help our clients make timely and informed decisions to determine the best path forward towards a child's educational future. Leno's College Savings Plan (CSP) is a popular solution to pay for future educational costs. The CSP provides access to our cost-effective, flexible investment strategies and financial experts to help meet your education savings goals.

COMPARISON OF EARNINGS VS EDUCATION LEVELS

Lifetime Earnings by Education Level in the United States

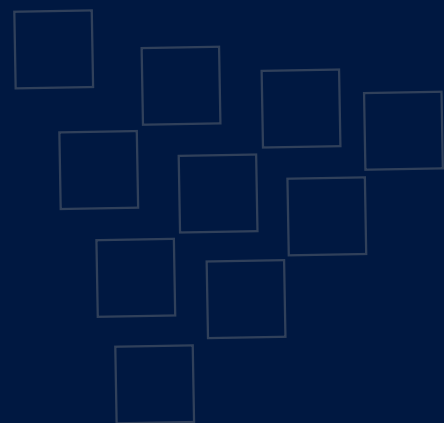




COLLEGE GRADUATES HAVE MORE EARNINGS POTENTIAL

The future holds more for college graduates.

A college education is an investment in your child's future that pays handsomely—college graduates earn an average of 85% more per year than high school graduates and, over a lifetime, that difference amounts to more than \$1.9 million in earnings. People who hold advanced degrees are paid even more—clear evidence of the lifelong value of a college education.

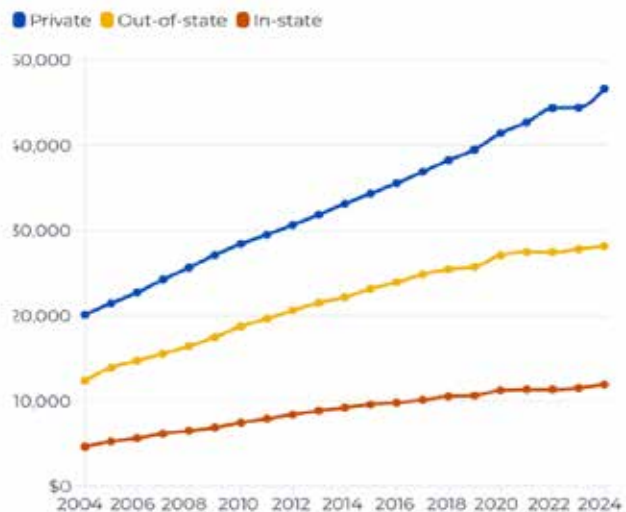


THE COST OF A COLLEGE EDUCATION CONTINUES TO RISE

Trusted Financial Solutions in the Bahamas

If paying for your child's college education is your goal, you'll need to plan well in advance. College education expenses have climbed over 2.70% annually during the past 10 years. That means a child born today could need over \$160,000 to attend a four-year public college and even more for a private institution.

20-Year Average Tuition Growth Among National Universities, 2004-2024



Source: U.S. News & World Report

USNews





SECURE YOUR CHILD'S EDUCATIONAL FUTURE

Start saving now for their future

Don't let rising costs stand in the way of your child's educational future. Save now for a child's future, invest in a Leno College Savings Plan today....

It's never too early to start saving.

Tuition, fees, books, room, and board—it all adds up, and quickly. Whether you're saving for your child, yourself, or other loved ones, Leno will help you get started today. Because the earlier you begin, the longer you'll save, the more opportunity your money has to grow.

Consider this example of two families.

- Both families opened a CSP with an initial investment of \$500 and opted for monthly contributions of \$100
- Both families earned 8% on their investment and neither made withdrawals during the Family A invested in the Leno CSP prior to their child being born and saved for 20 years. Family B waited until the child was 10 to begin savings.



With the extra 10 years of saving, Family A earned almost \$42,000 more than Family B

Leno College Savings Plan	Invested \$100 for 20 years	Invested \$100 for 10 years
Initial Deposit	\$500	\$500
Monthly Investment	\$100	\$100
Years Investing	20	10
Growth	8%	8%
Future Value	\$19,374.00	\$61,233.00
Difference	\$41,859.00	





A COLLEGE SAVINGS PLAN IS A POWERFUL WAY TO SAVE

Maximize Your Education Savings with the Leno College Plan

Investing early can set the foundation for your child's educational needs. Here are five key benefits of choosing the Leno College Savings Plan:

Use Anywhere

- Funds can be used at any Eligible Educational Institution

Control the Account

- You control the account.
- As the Account Owner you retain control over withdrawals for the duration of the account. You determine how and where withdrawals are to be made.

Choose your Beneficiary

- The Beneficiary can be of any age, and anyone can contribute on behalf of the beneficiary. Parents, grandparents, aunts, uncles, and friends can all add to the account. There are no deposit limits for contributors.

Change Investment Options.

- Account Owners can reallocate existing funds from one Investment Option to a different Investment Option annually.

Transfer and refund options.

- Account Owners can transfer funds to a different Beneficiary or request a withdrawal at any time.

FREQUENTLY ASKED QUESTIONS

What is the College Savings Plan (CSP)?

The CSP is designed to assist our clients to save for college expenses.

How much do I need to open an account?

The account requires a minimum initial investment of \$250 with monthly payments as low as \$100.

Can anyone contribute to the account?

Yes. A person need not be an account owner to contribute. Anyone, family, and friends can make deposits into an existing account.

Can I change the Beneficiary?

Yes, as the owner of the account you can change the Beneficiary at any time.

Does the beneficiary have access to the money?

No. You, the Account owner and not the beneficiary—maintain control over how and when plan funds will be spent.

When can I withdraw Funds?

The Account affords you the flexibility to withdraw funds at any time.





WE BRING OUR EXPERTISE TO EVERY COLLEGE SAVINGS PORTFOLIO

Whether you want to grow college funds or preserve what you already have, you'll find investment options to meet your unique goals, time frame and risk tolerance.

Choose from two distinct approaches to gain access to Leno's diverse selection of portfolios.

AGE- BASED OPTION

- Select this option and let Leno handle the rest.
- Diversified, all-in-one portfolios managed by experts.
- Portfolio starts with appropriate investment mix for beneficiary's age and then automatically becomes more conservative as college gets closer.
- Goal is to maximize return potential in early years and reduce risk when funds are needed for college.

INDIVIDUAL PORTFOLIOS

- Build your own custom investment mix.
- Portfolios made up of one type of investment and managed by experts.
- Portfolios include Balanced, Conservative & Equity Options.
- Broad flexibility to choose portfolios, decide how much to invest in each and adjust as markets or personal circumstances change.
- Switch to different portfolio(s) as your needs evolve over time.

GETTING STARTED IS EASY AS 1, 2, 3

1 EDUCATE YOURSELF

The College Savings Plan Disclosure Booklet contains more complete information about the plan. Read it to ensure that you understand all the plan's features, fees, benefits and risk.

2 SELECT AN INVESTMENT STRATEGY

Select the investment option that best suits your college's investment needs.

3 OPEN A PLAN

Just complete and return your account application.



To learn more about our Accounting Services or to schedule a consultation, please contact us at:

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