



Financial Aid:

How to Pay for College Without Going Broke!

Presented by:

Perry DeFontaine

HOW TO PAY FOR COLLEGE WITHOUT GOING BROKE *THE IDEAL APPROACH!!*

College Bound Student & Parent(s)



Student

- Find the “Right School” for your Student!
- Prepare and Position your Student!



Parent(s)

- Find the “Right School” for your Pocketbook!
- Use Your Money More Effectively!



Create Final List of Potential “Right Schools”!



Student

- Get Through the Application Process!

Parent(s)

Get Through the Financial Aid Process!



Choose Final “Right School”!



Determine Best Way to Pay College Bill!



ENJOY Freshman Year at Your “Right School”!

How to Pay for College Without Going Broke...

The Ideal Approach!!

- **Students...Find the “Right School”** for you...so you are “happy” and **graduate in 4 years!** (not 5, 6, or more!)
 - Seek best fit...“big, small, country, city”
 - Research career paths and choose college majors
 - Efficiently research and visit colleges
- **Students...Prepare and Position** yourself...to be **attractive to as many schools as possible!**
 - Create “brag sheet”; pursue extra-curriculars (“develop your passions”)
 - Choose the right High School classes
 - Must prepare for and take PSAT/SAT/ACT tests
- **Parents...Find the “Right School”** for your **Pocketbook...by using “other people’s money” vs. your money** to pay for college!
 - Identify colleges with money and willing to give it to you vs. those that don’t
 - Match schools with money to student’s interests
 - Must create options (don’t put all of your eggs in one school’s basket)
- **Parents...Use your Money** in the Most **Effective** Way...with a **comprehensive, integrated college funding plan!**
 - Pursue “free money” opportunities first – college free money and “tax scholarships”
 - Identify college-specific financial planning strategies
- **Student and Parents...Create Final List of Potential “Right Schools”!**
 - Apply to a minimum of 6-8 that will work for all of you (must have options)
 - Create competition among schools for negotiating opportunities
- **Students...Get Through the Application Process...**you have to apply in order **to be accepted!**
 - Complete applications early – do not miss deadlines
 - Prepare for and complete all essays and interviews
 - Submit all supporting materials (“brag sheet”, transcripts, recommendations, SAT/ACT test scores, etc.)

The Ideal Approach

How to Pay for College Without Going Broke...

The Ideal Approach!!

- **Parents...Get Through the Financial Aid (“FA”) Process...**you have to ask for the money in order **to get it!**
 - Complete all FA forms early – do not miss deadlines
 - Estimate taxes to complete all FA forms
 - Submit all supporting materials (tax returns, business supplements, non-custodial forms, etc.)
- **Students and Parents...Choose Final “Right School”...a “family decision”!**
 - You’re admitted! Review all college acceptances
 - Perform final college research and visits
 - Review and compare FA packages received – determine “true cost”
 - Negotiate with schools of choice for better deal
- **Parents...Determine Best Way to Pay College Bill...**yes, you have to pay **before your student can go!**
 - Understand college payment options (“tuition payment plans”, etc.)
 - Research college loan options (only available to college families, not the general public)
 - Consider “your money” options (existing savings/investments, mortgage loans, 401K loans, etc.)

The Ideal Approach

How to Pay for College Without Going Broke... The Ideal Approach!!

You must do all of these steps together in a comprehensive integrated way...to maximize your college success and get the best results!

All the steps shown are critical. Messing up even one of them will end up potentially costing you lots of money! For example, if your child goes to the “wrong school”, it will cost you! How about these statistics? 60% of freshman that start at a particular college never finish there – transfer at least once! Only 36% graduate in 4 years! Only 58% graduate in 6! We believe a big cause of these statistics is students ending up at the “wrong school”, becoming unhappy and coming home and/or transferring. If any of this happens to you, it will cost you even more money than the already steep costs of college over 4 years! Finding the “right school” where your child will be “happy” is critical, but requires lots of planning and hard work.

Another example...there is a constituency out there that says “don’t even bother filling out financial aid forms as you will not get any money!” Did you know that most of the “free money” comes from the colleges themselves, and not from the government or private scholarships? Also, did you know that the colleges are the gatekeepers of this money – including the government free money and loans? And that in order to get the free money, you MUST go through the financial aid process and complete those dreaded and confusing financial aid forms?

As you can see, there is a LOT of work that needs to get done! Without an integrated step-by-step game plan as to what to work on and when, it increases the odds that critical steps will be missed.

Start early...the earlier you start, the more leisurely and less stressful the process will be!

The worst thing that can happen is you wait until it’s too late to maximize your opportunities for college success! We believe it’s never too early to start planning for your child’s college future. This is particularly true on the financial side; however, don’t overlook your child’s role in making college more affordable. Making the right high school class choices, setting grade goals, developing good study habits and writing skills can all be worked on starting freshman year in high school. Also, thinking seriously about your child’s “free time” (extracurricular activities) and if he/she is making productive use of it is something the more selective colleges really focus on. We are big believers of children identifying a “passion” or two and making something of it; after all, they should enjoy what they are doing!

What about college-specific activities? If you start focusing on college lists, visits, and SAT/ACT test prep by the fall of high school junior year, you will be fine. Some start earlier, but we say there are enough important things to focus on in high school to keep them busy. Unfortunately, most families wait until fall of senior year to begin the laundry list of activities needed to be completed – this will create a lot of stress at home and potentially missed deadlines!

The Ideal Approach

How to Pay for College Without Going Broke... The Ideal Approach!!

You must get educated and informed about your college options!

College is expensive – no matter where you go! We believe there are two costs for college – one for the informed and one for the uninformed. So, you must learn as much as you can, determine and analyze options, and then make an informed decision about what's best for you and your family. This is probably the second largest financial decision you will make in your lifetime (the largest being the purchase of your home), so do not take it lightly!

There are also lots of myths vs. reality out there. Most people look at college "sticker price" and tell their kids not to bother to apply to the more expensive ones. Did you know that about 84% of students attending private colleges receive financial aid and that the average tuition discount is about 40%? As a result, "sticker price" may mean nothing and many students can attend private schools for the same cost or less than an in-state public college/university! Further, did you know that there are about 3,000 4-year colleges/universities in the USA and that about 75% of them are private? Keeping the doors open to private schools upfront may increase the odds of finding the "right school" for both your child and your pocketbook!

The Ideal Approach

Biography

Hello! I am Perry De Fontaine, President of College Insights. Thank you for coming to our seminar on “How to Pay for College Without Going Broke”. I specifically created College Insights (and previously, College Financial Advisors, Inc.) to help individuals and their families in our community with independent, objective advice to improve their financial affairs. I sincerely hope you find the information presented unique, thought provoking, but, most of all, helpful to you as your children start planning for their college careers.

A little bit about College Insights, and me....

College Insights is a comprehensive, fee-based, financial planning and investment advisory firm with a home office in Freehold, New Jersey that specializes in college planning – both financial and admissions. We show families how to plan and pay for college without going broke – using a combination of proprietary academic, financial and tax strategies, customized to each family’s situation, that can potentially save them tens of thousands of dollars over the four years that each child attends college.

I have over twenty-five years of financial services industry experience – including as an executive with major consulting and Wall Street firms helping Fortune 500 clients. However, some years ago I decided that, instead of helping companies, I wanted to help people in our community with their finances. Once I began this transition, I discovered that one of the major issues facing parents today is the high, and rapidly increasing, cost of college. Furthermore, I was surprised by the lack of comprehensive information available to help parents with this problem. Thus began what has become College Insights today.

I am a Certified Public Accountant (CPA) as well as a Certified College Planning Specialist (CCPS). In addition, I am a member of the American Institute of Certified Public Accountants (AICPA), the National Institute of Certified College Planners (NICCP), and the National Association of College Admissions Counseling (NACAC). Further, I am securities licensed and life and health insurance licensed. I also graduated from Rutgers University in 1981 with a B.S. in Accounting.

Again, thank you for coming and if we can ever be of any help to you and your family, please do not hesitate to contact me.

Best Regards,
Perry De Fontaine

FINANCIAL ADVISOR

August 2015 • www.fa-mag.com

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KNOWLEDGE FOR THE SOPHISTICATED ADVISOR

Five Ways To Destroy Your Firm's Value

Mark Hurley: Mistakes That Hurt Your Business

College Smarts

The Most Expensive Choice May Not Be Best

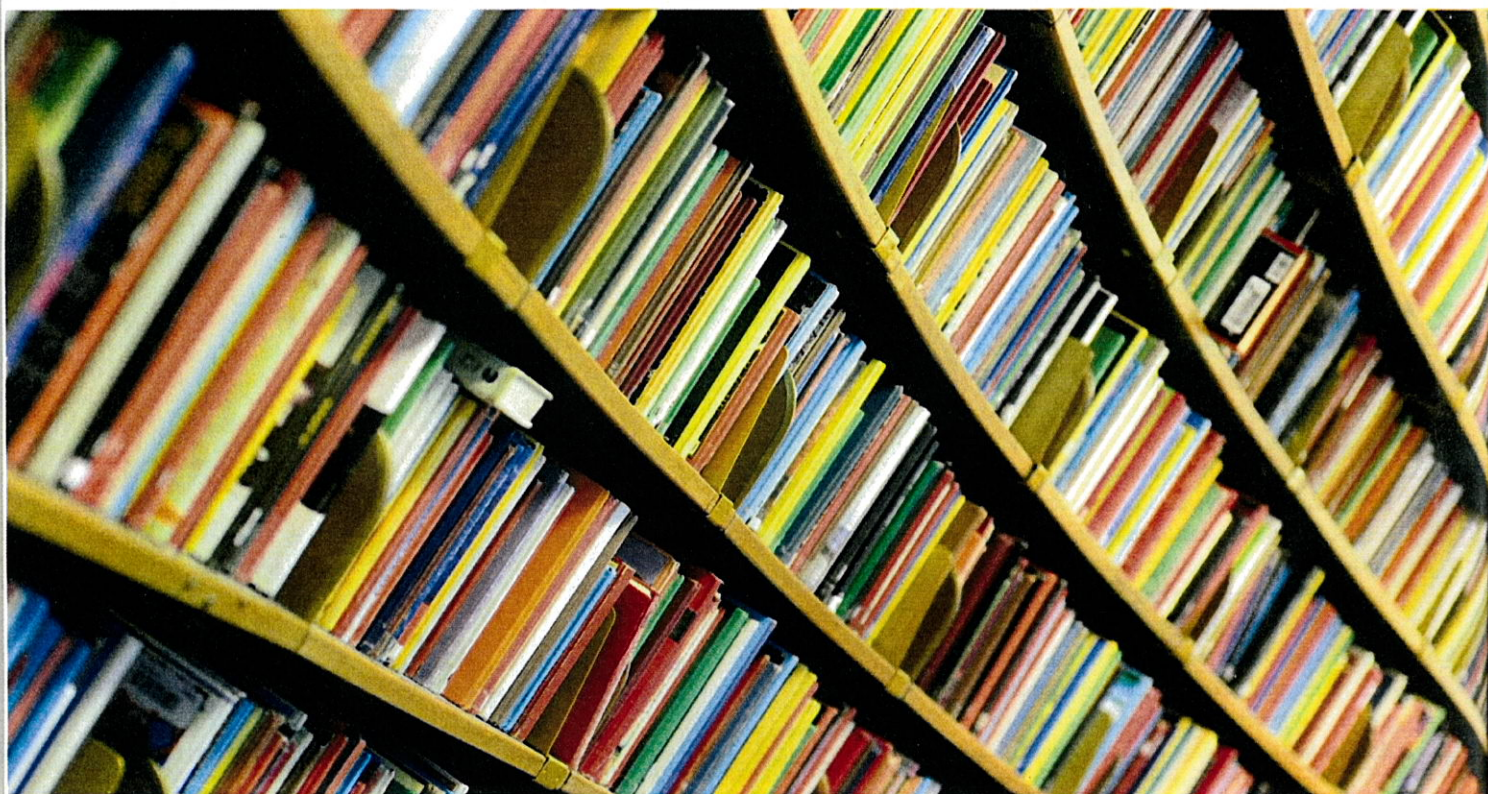
Broker-Dealer Recruiting

Firms Are Working Harder To Attract Advisors



**LIGHTS, CAMERA,
ACTION!**

Videos Increasingly Are Becoming
An Effective Marketing Tool For Advisors.



College Smarts

The most expensive choice may not be best.

By Jerilyn Klein Bier

TUITION ISN'T THE ONLY RAPIDLY RISING college expense. So is the money many families are shelling out to try to give their children a leg up in the admissions race.

Test-prep for college entrance exams can eat up hundreds to thousands of dollars. Parents are also paying for private college counselors and precollege summer programs that let teenagers load up on college credits, gain internship experience and do community service in underdeveloped countries, among other things.

More students are taking a blitzkrieg approach to applying to colleges as families fret about sinking admissions rates at many schools.

According to the most recent "State of College Admission" report from the National Association For College Admission Counseling (NACAC), 32% of fall 2013 freshmen submitted seven or more applications, compared with only 9% in 1990. It's not unusual for students at affluent, competitive high schools to apply to a dozen or more schools.

Application fees—\$41.51 on average, reports NACAC—can add up quickly. Nearly 40 schools charge \$75 or more, according to data from *U.S. News & World Report*.

Annual sticker prices (tuition and fees plus room and board) are nearing \$65,000 at the U.S.'s most expensive schools. During the 2014-15 school year, the most recent for College Board data, published rates averaged \$18,943 for in-state public schools, \$32,762 for out-of-state public schools and \$42,419 for private schools.

Families that can't afford the bells and whistles, and even those that can, should know there are more cost-effective ways to prepare for, apply to and attend college—and get the same results. But it requires homework, say experts.

Perry De Fontaine, a CPA, registered investment advisor and president and founder of College Insights, an independent college advisory firm based in Princeton, N.J., encourages families to be open to public and private schools. "Don't just focus on sticker price," he says. "Focus on true cost."

Although families with tighter budgets often look exclusively at public schools, they could wind up costing more, he says, because

COLLEGE PLANNING

they are less likely to award aid and may have lower retention and graduation rates. But a private school may not be worth its premium, he says, if it isn't stronger in a student's field of interest or doesn't offer greater internship and job placement opportunities.

De Fontaine suggests looking at compilations of "best value" schools from U.S. News and other sources. Families then need to dig deeper to find the right match for a student's needs and interests and their pocketbook, he says.

Don't be fooled by college information sessions, which are often "dog and pony

but increasingly it's becoming something you really need to study," says Goldman, who created a series of college guidebooks 15 years ago as a college freshman.

Unigo was acquired last year by Portland, Ore.-based Acqutias Capital, which since 2012 has acquired several college-matching platforms that aim to optimize a student's return on education. Acqutias has rebranded these platforms under the name Unigo Group.

Goldman, vice president of business development for this group, says high school students should start researching colleges

and apply to every one they are eligible for. Material can often be recycled for multiple scholarships and admissions essays, he says.

As for shrinking admissions rates, the impetus isn't a flood of more talented candidates, says Kantrowitz, who notes that academic performance has remained largely unchanged for decades. Instead, he attributes it to the surge in applications. "Schools are encouraging it," he says, "and people are treating it like a lottery."

A more reasonable approach, he says, is for students to compare their grade point averages and test scores to admissions statistics posted on colleges' websites. He suggests applying to two "safety" schools (where they rank above the 75th percentile of admitted students), two or three "match" schools (in the 25th to 75th range) and two "reach" schools (below the 25th percentile). One safety should be a financial aid safety school that a family can afford even if they don't receive aid, he says.

"Parents have the tendency to overestimate a child's eligibility for merit-based aid and underestimate eligibility for needs-based aid," he says. Students are more likely to be offered a merit scholarship at second- and third-tier schools if their academic profile is above the 75th percentile, he says.

Long-Term Thinking

Getting into school is one challenge; staying there is another. Nearly one-third of students transfer, and finances are the top reason, says Fred Amrein, founding principal of Wynnewood, Pa.-based Amrein Financial, a fee-only financial planning firm (he also founded College Affordability LLC, a college funding information website). But transferring can be costly because of the lost credits, notes Amrein, a featured speaker at NAPFA's Midwest Region's College Planning Symposium in June.

To help families find a good match from the get-go, he helps them calculate their four-year cash flows, understand costs and financing options and compare details of college award letters received.

Schools integrate 20 to 60 personal, family and academic factors into their sophisticated models to make award decisions.

Getting into school is one challenge; staying there is another. Nearly one-third of students transfer and finances are the top reason.

shows," he says. A school may boast that its average financial aid package is \$30,000, but parents need to ask about its financial aid policy—how it awards this money.

It could be "a need or bust school," he says, meaning it meets 100% of demonstrated need but offers no other aid. Another school down the street may be generous with merit-based aid, essentially a tuition discount for high-achieving students.

As a rule of thumb, he thinks only the top 5% of freshman applicants at public schools can expect to receive some sort of merit-based aid. Private schools often award it to a broader range of applicants. "It's not a cliff, it's a slope," he says. He suggests contacting admissions departments for information.

Return On Investment

Families should look at college as an investment and ensure they are getting the proper return, says Jordan Goldman, founder of Unigo.com, a website that has helped millions of high school students find, get into and pay for college. "For a while, it's been a right of passage that you're going to send your kids to college,

during their sophomore or junior years. Unigo.com, which provides all content for free to families except one-on-one video chats with admissions or financial aid counselors, offers quantitative and qualitative info. Data on a school's majors and departments, such as class size, graduation rates and average salaries, can be good indicators of return on investment, he says.

Users of Unigo.com can filter college reviews created by more than 600,000 students. The portal also provides financial aid information and can match students to 3.6 million scholarships and 90,000 internships, he says.

Students should only use free databases to obtain scholarship information, says Mark Kantrowitz, a 20-year industry veteran and publisher of Edvisors.com, a website focused on planning and paying for college. Although many families wait until the spring of their child's senior year in high school to look for financial aid, he says, some scholarships are open to children under age 13. A list can be found at Edvisors.com/age13.

He encourages students to treat the scholarship search like a part-time job

"Due to the lack of transparency in the process," he says, "people waste hundreds, if not more, applying to colleges, hoping."

That's not their only misstep. Parents and teens expressed limited concern about college debt when recently surveyed by Private College 529 Plan, a prepaid tuition plan sponsored by more than 275 private colleges and universities. And just 46% of

kids understand the costs of college and the education requirements and salaries of different jobs. Amrein did this with his three daughters, who all graduated on time.

He recently began rolling out his financial software EFC Plus to high schools and advisors. He has used it for years to help clients make college decisions.

When students and parents aren't both involved in planning for college, the results can be unfortunate: students borrowing more or parents raiding their retirement money to pay for college.

parents surveyed said their teen was involved in the college planning and saving, although 70% of teens said they were involved in the planning process.

"When students and parents aren't both involved in planning for college, the results can be unfortunate: students borrowing more or parents raiding their retirement money to pay for college," said Nancy Farmer, president of the Private College 529 Plan, in a statement.

For his part, Amrein suggests stopping by career centers during campus visits to ask how they help students select majors and land internships, co-op programs and jobs. Parents should also help their

Families can also use net price calculators on colleges' websites. Calculators that ask more questions tend to give more accurate results, says Kantrowitz.

For those who are wondering, 529 college savings plans can't pay for college-related expenses incurred before enrollment. But there are ways to reduce these costs.

To help prepare for admissions tests, Kantrowitz encourages students to solve the College Board's online "Question of the Day" and regularly read a newspaper to build vocabulary. De Fontaine says students should see if customized, web-based options meet their needs before investing in more-expensive courses or tutors.

De Fontaine recommends families visit local schools before planning longer trips so kids can rule out the types of schools they hate—those that are either too big or small, too urban or too rural. As for precollege programs, "Colleges are smart enough to know that not everyone can afford them, and they won't really boost admission," he says. A good alternative, he says, is to create a meaningful, affordable summer experience.

One summer, his son started a music camp for disadvantaged youth that was held at his high school. The campers received lessons on school instruments they selected and put on a show for their parents. "The high school kids just contributed their time and love of music," says De Fontaine, "and they gave back to the community."

Families seeking consultants to assist in the college process can ask a high school guidance counselor for recommendations or interview members of NACAC (College Insights is a member) and the Independent Educational Consultants Association, De Fontaine says. Members don't necessarily charge more than non-members, he says.

Most important, don't get caught up in school rankings and prestigious names, says Goldman of Unigo Group. "At the end of the day, what it's really about is which school is the best fit for you," he says, "based on your background, based on what you're looking to study and based on where you want to go in life." **FA**

Hard Cash

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"These become low-risk investments compared to your potential return," MacDougall says. "Across 250 loans, we've had two defaults—one where the property sold and every investor was paid off and one where clients had half their expected return. Nobody lost money."

While organizations like Nudge offer properties in several different markets scattered across the country to international investors, most trust deed investing is local. Ignite Funding works with properties in California and Nevada, while

CrowdTrustDeed works with borrowers and investors in California alone. Innovative Advisory also keeps its trust deed business close to home, Kotyan says.

"We have tended to work with clients and borrowers in the New England area," he says. "That restriction has not come by our choice. It has come from our clients' choice. They like to see where they are investing their money."

The firms say trust deed investing continues to grow. Ignite expects to enlarge its servicing portfolio to \$100 million by March 2016, continuing a consistent 35% to 40% per year growth rate. Despite the expanding competition in the hard mon-

ey lending market, Robbins expects that growth to continue.

"Things are starting to loosen up a little bit," he says. "There are pension funds and smaller community banks who get into this space, but they are particular about what projects they fund. There's always going to be a demand for this kind of lending. The process to fund a loan takes too long at a bank because they are worried about credibility of borrower, and that's not going to change."

And as long as the projects continue to deliver on promises of double-digit returns, Robbins should have plenty of investors to work with. **FA**

BARNUM FINANCIAL GROUP

meets life....

face to face

MetLife®



10 ADVANCES OF THE DECADE

A large, semi-transparent recycling symbol (three chasing arrows forming a triangle) is centered in the background. It is overlaid on a close-up photograph of green grass blades.

CONSIDERING THE
ROTH CONVERSION

PAYING FOR
COLLEGE WITHOUT
GOING BROKE!

THE LONGEVITY
FACTOR &
LONG-TERM CARE

TIPS TO PREPARE
FOR RETIREMENT

your life is our business

Imagine IF... You Could Pay for College Without Going Broke!

BARNUM FINANCIAL GROUP ANNOUNCES LAUNCH OF BFG CENTER FOR COLLEGE PLANNING

LET ME INTRODUCE MYSELF...

My name is Perry De Fontaine and I am a financial advisor of MetLife Securities, Inc associated with the Barnum Financial Group an office of MetLife. Paul Blanco, the firm's managing director, and I have recently launched the Barnum Financial Group's Center for College Planning. The BFG Center is designed to help families prepare for and potentially reduce the financial impact of higher education and help them work through the maze of the college planning process.

I am also the President of College Insights, Inc. In this capacity, I can help parents and students with college planning needs that go beyond education funding. As you will see, my unique background and years of experience working with families has made obtaining a college education an affordable reality for my clients!

ABOUT THE BFG CENTER FOR COLLEGE PLANNING...

Did you know that 32% of US households have children under 18 years old*? And that about 70% of high school graduates attend college**? The primary concern of these families is how to pay for college! The BFG Center is designed as a resource center to help these families make college more affordable (whether you have a newborn or a child bound for Graduate School).

For example, if you are the parent of a college-bound student, you may be concerned with the following:

- College is expensive – how am I going to pay for it?
- When do I start?
- How do I get my student into the college of their choice?
- Which college is the best fit for my child?
- Where can I get help?



We believe there are **5 essential keys** to college success and that all 5 must be completed together to maximize college success!

- ✓ Find the Best College Fit for your student so they graduate on time!
- ✓ Prepare, Package and Position your student to be attractive to more colleges!
- ✓ Choose the right college for your pocketbook by using other people's money vs. your money -- ultimately, showing you how to save thousands, even tens of thousands, of dollars of college costs per year, per student!
- ✓ Get through the financial aid process to gain access to the most money available!
- ✓ Use your money more effectively with a comprehensive, integrated college funding plan!

As I mentioned earlier, there is little help readily available to help parents with these concerns. So, what are your options? Where can you go for help?

We at the BFG Center for College Planning (working in conjunction with College Insights) have designed our complimentary services to help with every part of the college planning process, not just parts of it.

Did You Know...

COLLEGE IS EXPENSIVE?

- Average Total Cost of Attendance of Out of State Public School in New England region is \$34,803.¹
- Average Total Cost of Attendance of In State Public School in New England region is \$21,446.²
- Average Total Cost of Attendance of Private School in New England region is \$46,744.³

COLLEGE IS NOT AN EXPENSE, IT IS AN INVESTMENT IN YOUR CHILD'S FUTURE?

- College graduates with a Bachelor's Degree make \$50,900 a year versus \$31,500 a year for a high school graduate (Master's Degree = \$61,300, PhD = \$79,400, Professional Degree = \$100,000).⁴
- College graduates have lower smoking rates, higher levels of civic participation (including volunteering, voting, and blood donation), and lower levels of unemployment.⁵

PEOPLE AREN'T SAVING ENOUGH?

- Only 17% of parents have saved at least \$5000 for college.⁶

HELP IS AVAILABLE AND THE KEY IS FINDING IT?

- The 120 colleges with the largest endowments in the country have a total of \$320 billion dollars of endowment available.⁷
- 83.5% of students attending private colleges receive financial aid.⁸

FINDING THE "RIGHT" SCHOOL SAVES YOU MONEY, THE "WRONG" SCHOOL WILL COST YOU?

- 60% of students go to more than one college.
- 50% of students switch majors at least once.⁹
- Only 36% of students graduate in 4 years.¹⁰
- Only 57.5% students graduate in 6 years.¹¹

Metropolitan Life Insurance Company (MLIC), New York, NY 10136. Securities products offered by MetLife Securities, Inc. (MSI) member FINRA/SIPC, New York, NY 10166. MLIC and MSI are MetLife Companies.

SOURCES:

¹Collegeboard.com, "Average College Expenses By Region 2009-2010)

²Collegeboard.com, "Average College Expenses By Region 2009-2010)

³Collegeboard.com, "Average College Expenses By Region 2009-2010)

⁴Collegeboard: "Education Pays," 2007

⁵Collegeboard: "Education Pays," 2007

⁶Wall Street Journal Online, March 27, 2006

⁷National Center for Education Statistics, 2007

⁸Octameron Associates, "Don't Miss Out," 2009-2010 Edition

⁹Dept. of Education National Center for Education Statistics

¹⁰Dept. of Education National Center for Education Statistics

¹¹Dept. of Education National Center for Education Statistics



Quite simply, the relationship between the financial advisors at Barnum and the professionals at College Insights (CPA's, College Planning Specialists and College Admissions Counselors) provide you with the guidance, educational information and support that achieves real college success!

A LITTLE BIT ABOUT ME...

I have almost thirty years of financial services industry experience – including as an executive with major consulting and Wall Street firms helping Fortune 500 clients. However, some years ago I decided that, instead of helping companies, I wanted to “give back” to my community by helping individuals and their families with their finances. Once I began this transition, I discovered that one of the major issues facing parents today is the high, and rapidly increasing, cost of college. Furthermore, I was surprised by the lack of readily available information to help parents with this problem. Thus began what has become College Insights and the BFG Center today.

I believe that no child that wants to go to college should be denied that opportunity because his/her parents do not know how to pay for it. I am confident that whatever your financial situation is, we can show each and every one of you how to make college affordable, opening the doors to colleges you never thought your children could attend!

People routinely ask me why I am so passionate about college planning. Quite simply, the lack of information about college, and how to pay for it without going broke, has not changed since I went to high school! Because of that, many parents do not think they can afford college at all, students must try to get a college degree “the hard way”, or school choices are limited by “sticker price”. I did not know how to pay for college and was faced with the reality of not going at all. If I ultimately did not discover the magic of financial aid, who knows if I would have ever finished college by “going the hard way”! I am eternally grateful that I did discover how the system worked, which enabled me to graduate from a great college and go on to a successful career.

"I discovered that one of the major issues facing parents today is the high, and rapidly increasing, cost of college. Furthermore, I was surprised by the lack of readily available information to help parents with this problem..."

Please feel to contact me if we can be of any help to you. I plan to contribute regularly to this magazine and provide important guidance to show families in our community how to open the doors to colleges they never thought they could attend!

College Insights is independently responsible for the college services that they provide. A separate fee is charged for their services. College Insights is not affiliated with MetLife Securities, Inc or the Barnum Financial Group.

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*32%....Source: US Census Bureau 2008

**70% HS grads....Source: Bureau of Labor 2008