



Corporate Media Kit

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www.HeritageESP.com



About Heritage Education Funds International, LLC

Heritage Education Funds International, LLC is one of the world's leading providers of top performing fixed-income Education Savings Plan (ESP). Heritage has been helping families save for the cost of college and university education for their children for three decades. To date Heritage has over US \$105 million in assets under management, and has paid out almost \$100 million in savings and Educational Assistance Payments (EAPs). In 2012 alone, over US\$12 million was paid out in savings and EAPs to subscribers and beneficiaries for the cause of post-secondary studies.

We've grown with kids

Heritage Education Funds International, LLC was established in 1983. Today, we are proud to be one of world's foremost ESP providers with **over 50,000 children** enrolled and **over USD \$100 million paid out to students and parents since inception**.

Expertise you can trust

Unlike banks and other financial institutions, we deal exclusively in education savings. 2013 marked our 30th year helping families save for the ever-increasing costs of post-secondary education. It's all we do, so we have developed a level of expertise that is hard to beat. Just ask the thousands of families/children whose futures have been built on a Heritage ESP.

Pooled funds mean more investment opportunities

Investments in a Heritage ESP are pooled. That means contributions are combined with those of other subscribers to maximize the benefits from a wider range of secure investment opportunities. Heritage Education Funds International offers flexible savings options tailored to the financial situation of each client throughout the savings process. There are also flexible options for the release of Educational Assistance Payments to assist with the cost of post-secondary/tertiary education.

Unnecessary risk is not an option

With Heritage Education Funds International, your savings are not at the mercy of the stock market. Contributions are invested in various safe and secure government-backed investments that continue earn to a competitive rate of return. Subscribers can therefore have peace of mind knowing that their money will be there when their children need it.

Recognizing excellence in education

While it is our mission to help parents prepare for their children's future education, the Heritage International Scholarship Trust Foundation also seek to recognize excellence in the teaching fraternity. Each year, six outstanding teachers in early childhood education are recognized internationally. These teachers, whose efforts often go unacknowledged, are focused on the early years of education that are so critical in setting the foundation for future academic success.

Heritage Education Funds International Board of Directors

Dedicated to helping children succeed, the directors and officers of Heritage Education Funds International, LLC offer an extensive range of financial and management expertise.



Scott McIndless
Chairman and Director



Jason R.B. Maguire
President, Chief Executive Officer, and Director



Onofrio Loduca
Chief Financial Officer, and Director

First Bahamian Inducted to International Hall of Fame

Tuesday, March 26, 2013

Nassau, Bahamas, March 26, 2013 — Heritage Education Funds International proudly congratulates Ms. Barbara Major for her induction into the Hall of Fame. At Heritage's recent annual convention in Huatulco, Mexico, Heritage announced that Ms. Barbara Major had been elected to the Heritage Hall of Fame for her dedication to the advancement of higher education and as an exceptional performer.

Heritage Education Funds is an institution that helps parents, grandparents and other interested sponsors save for a child's future post-secondary education through the provision of Educational Saving Plans. Heritage has been operating in the Bahamas for over twenty (20) years. After many years in the field of banking, Barbara commenced a new career path in 1992 with Heritage, starting out as District Manager and was soon after promoted to country head and Agency Director for the entire Bahamas. Over the years she has assisted many families and witnessed thousands of Bahamian students benefit from a Heritage education savings plan, started by either their parents and or guardians for their children's future post-secondary education.



The criteria for being inducted to the Heritage Hall of Fame is quite challenging. In order to qualify for consideration individuals must meet the requirements in one of two categories:

1. **Developer:** The Heritage Sales representative must have a minimum of 20 years of service and have consistently displayed excellence throughout his/her career with a minimum enrollment of 2,000 children.
2. **Builder:** The Heritage Agency Director or Manager must have the 20 years service minimum and displayed excellence in production, recruitment, and persistency. In congratulating Barbara, Mr. Scott McIndless, Chairman of the Board of Heritage Education Funds said that Ms. Major was the first member in the Hall of Fame to qualify in both categories and that there is no other inductee in the Hall of Fame who has produced more than Ms. Major. She also happens to be the first female inductee into the International Hall of Fame in the history of Heritage.

In addition to the Bahamas, Heritage operates in Jamaica, Bermuda, Canada, the Virgin Islands and Hong Kong.

Those interested in obtaining more information about Heritage Education Funds International and Education Savings Plans, please visit www.HeritageESP.com.

Heritage Education Funds International, LLC, distributor of the Heritage International Scholarship Trust Plan

'Don't be afraid to push yourself and fight for what you believe in'

BY OWAIN JOHNSTON-BARNES
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Sunday, February 17, 2013

Hard work and studying have won university student Kamila Burgess more than just satisfaction — the 23-year-old recently got a \$10,000 scholarship for her effort.

She was this week named as the first Bermudian to win the Heritage Education Funds International 2012 Graduate Award.

"I was surprised and grateful; very grateful that I had won the award," she said yesterday "I was really surprised that I was chosen over the many of applicants, and also that a Bermudian was chosen.

"I think the credit for this goes to God and my parents. When I was just a child my parents signed me up for the Heritage fund so I was knowledgeable about the award." Heritage Funds International offers trust plans to help families educate their children.

Ms Burgess said her family opened a Heritage Educational Savings Plan for her when she was young and later encouraged her to look into scholarship opportunities.

Her family was thrilled that she won the award, she said. "I know it was also a financial relief for them because my schooling can be quite expensive. "I know that pretty much any parent wants to give their children the best of the best education they can so they can make the best of themselves."

Asked why she thought she was selected out of all of the eligible candidates, she said: "I think they were looking for something that stood out, someone who was involved in their community as well as the school community, and reached a certain standard with their GPA."

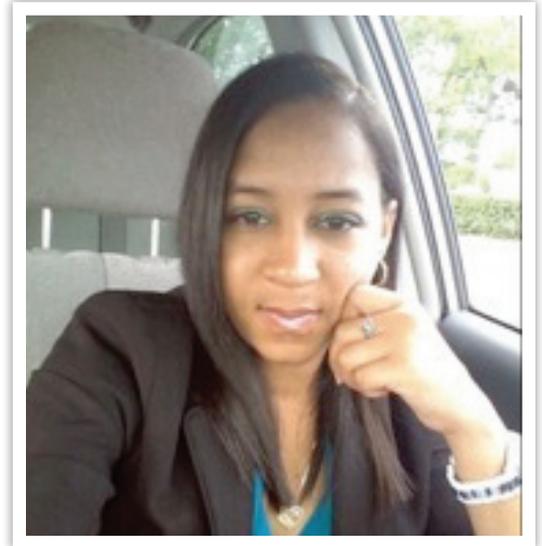
She said she spent two years volunteering at the Bermuda Aquarium Museum and Zoo, and is now a student ambassador at DeVry University in Orlando, Florida.

She has a grade-point average of 3.7 and is working towards a double major in informations systems management and project management.

"It's a fast-paced school," she said. "Most of our classes are accelerated so instead of having 16 weeks we have a programme where everything is done in eight weeks.

"We get thrown a lot of information in a short period of time." She hopes to study management and business in Texas once she graduates in April. "After that, I plan to come back to Bermuda if I can find a position available to me," she said. She suggested parents invest in programmes like the Heritage Educational Funds early.

And to her fellow students, she said: "Continue to follow your dreams, don't be afraid to take risks, don't be afraid to push yourself more and fight for what you believe in."



Source: The Royal Gazette - <http://www.royalgazette.com/article/20130217/NEWS/702169937>

Heritage Education Funds awards \$10,000 scholarship to Bermudian graduate student

Bahamas, January 29, 2013 — Heritage Education Funds International LLC is pleased to announce Bermudian Kamila Burgess as the recipient of a \$10,000 scholarship for Heritage's 2012 International Graduate Award. This is the first time a Bermudian has won the award, which recognises the achievements and contributions of students who are pursuing education beyond the under-graduate level.

At the ceremony last evening at The Fairmount Hamilton Princess, President & Chief Executive Officer of Heritage Education Funds International, Jason Maguire, presented a cheque for US\$10,000 to Kamila's parent and sister who accepted the award on her behalf as she was unable to attend during her studies. "I was shocked," said Kamila upon learning that she won the award. "I was very surprised at the outcome but pleased that I was chosen from the potential pool of international students eligible to apply for such a prestigious scholarship."

"I was happy to come to Bermuda to present this award to Kamila's family," said Mr. Maguire. "Each year the Graduate Awards acknowledge individual students who have an excellent academic record and have also contributed significantly to their family, community and social responsibilities. I congratulate Kamila on her achievements and I look forward to following her future successes."

In addition to the Graduate Award, Kamila is thankful to her parents for opening an Heritage ESP. "I had known about the Heritage Plan for many years. My mother had told me at a very young age that she and my father had taken the plan for me. With regard to funds for graduate studies my mother encouraged me to apply for scholarships. I conducted research and found information about the Heritage Scholarship Award on Facebook. I subsequently submitted my application for that scholarship and my mother was obviously, very pleased with the outcome."

Heritage Education Funds International has been assisting Bermudian families save for their children's post-secondary education for over 40 years, and recognises their success has been due to the strong support and high regards for a post-secondary education Bermudians have culturally embraced. 2012 marked another year of Heritage's success in assisting families in Bermuda to secure a brighter future for their children. The company has seen an increase of 30 per cent over the previous year in the number of Bermudian children enrolled into Heritage International Scholarship Plan. More parents, grandparents and other interested sponsors are realising the need to carefully put plans into place to provide their children with a much-needed post-secondary education, one of the tools necessary for a successful future.

"Heritage looks forward to 2013, where we anticipate another year of milestones since surpassing US\$100 million in payouts to our international subscribers and children pursuing their post-secondary studies" said Mr. Maguire. "We have proudly paid out over \$31 million in savings and educational assistance payments ("scholarships") in 2012, and continue to see a growing trend as more Bermudian families are seeking out a solution to paying for post-secondary education for their children and embracing our motto of start early and save often."

With the assistance of the Heritage International Scholarship Trust Plan, families can lessen the burden of expensive tuition fees by pre-planning and saving regularly. The flexibility of the Heritage Plan allows families to make monthly, annual or even lump sum payment towards an education savings plan, while taking advantage of the compounding interest. Heritage has encouraged new parents to start saving from birth, and continue to show results that a little goes a long way. "We really believe and stand behind the safety and reliability of our product", said Mr. Maguire. "We love to hear from our clients about how their smart decision to invest early successfully gave their children the ability to have a brighter future."

Those interested in more information about Heritage Education Funds International and Education Savings Plans, please visit www.HeritageESP.com or contact:

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Heritage names top sales exec

BY AINSWORTH MORRIS - Career & Education writer
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Sunday, January 13, 2013

Jamaica, January 13, 2012 — Glenna Traill-Nassor, sales executive at Heritage Education International, Jamaica, believes that parents should make tertiary education planning for their children a priority.

It is a reason she left her job at Old McDonald Farms Limited 10 years ago to become an education savings plan sales representative with Heritage.

I wanted a job that would have made a difference in people's lives. I was introduced by a friend who had joined the programme before. Post-secondary education planning, I believe, is a must, and one of the best foundations of the future you can give to your children," Traill-Nassor said.

She was speaking with the Jamaica Observer last Tuesday, after being awarded by Heritage as the Top Sales Representative and Top Sales Manager of the company for 2012. The occasion was the annual cocktail reception hosted at the Terra Nova All-Suite Hotel in Kingston.

"My success at Heritage has not been overlooked. Most of my success comes from referral and showing persons what the benefits of having an educational savings plan for their children are to them," Traill-Nassor said. "I have a very small, but highly motivated and spiritual [group of] people to work with, which has been a blessing to me," she added.

At the same time, Traill-Nassor said it was her work with Old McDonald Farms' Department of Sales and Marketing that had helped prepare her for her work at Heritage. She actually began her career in hotel management in 1988 after studying hotel management at the University of the West Indies.

"I worked at Half Moon Hotel between 1988 and 1991. Then I went into insurance for five years after that - at Mutual Life [then] Coca Cola for a year when they came to Jamaica. I [later] joined Old McDonald Farms Limited until 2002 when I joined Heritage," she recounted.

To date, being a Heritage education savings plan representative has been her longest serving job. The wife of Nuru Nassor for 19 years and mother of two sons stated that it was not a lack of success that prompted her to leave her former jobs. Far from it. Her motivation stemmed from a need to spend more time with her family and to help other families prosper - without having to be tied to an office chair during the week.

"One of the reasons I joined Heritage was that I had young children and I knew the challenges of a nine-to-five job and wanting to interact with your kids; nine-to-five did not allow that. Heritage offered me flexibility so that I could offer attention to my children," Traill-Nassor revealed.

Heritage Education Funds International offers education savings plans for parents and guardians of children with returns that can be withdrawn to financially support the postsecondary and tertiary-level education process of children worldwide.

For her award of Top Sales Representative and Sales Manager of the year 2012, she said she was "grateful".

Meanwhile, quizzed as to her secret for success, Traill-Nassor said simply, "Customer Service".

Source: Jamaica Observer - <http://m.jamaicaobserver.com/mobile/magazines/career/Heritage-names-top-sales-exec>

Gerry Swan Purchases Heritage Agency Ltd

Tuesday, November 27, 2012

Heritage Agency (Bermuda) Limited, formerly Jeffers Agency Limited, today announces that Gerry Swan has purchased the business and is the new Agency Director.

Heritage Agency (Bermuda) Limited, similar to its predecessor company, is licensed to market the Heritage International Scholarship Trust (HIST) Plan in Bermuda. The HIST Plan, known generally as an education savings plan (ESP), is a US dollar plan and provides families with a method of saving and investing for their children's post-secondary education.

Heritage Education Funds International LLC, the Canada based parent company, has been offering education savings plans (ESPs) through Bermuda agencies since 1969. During that period approximately 7,000 children in Bermuda have been enrolled with the plan. During the past five years alone the Heritage International Scholarship Trust Plan has paid more than US \$19 million dollars to families in Bermuda. Along with the Bermuda Agency, other international agencies are based in Hong Kong, Bahamas, British Virgin Islands and Jamaica. Also, efforts are being made to establish additional markets in the Caribbean region.

Mr Swan has a 30-year history with the plan (and the parent company) and, at the February 2009 Heritage Convention, was inducted into the Heritage Hall of Fame in recognition of his years of quality of service, persistency sales rates and longevity with the organisation.

His background is in education and, for a period, he was the Head of the Physical Education Department at The Berkeley Institute and subsequently worked as Acting First Assistant at Robert Crawford School. He holds Bachelor and Master Degrees from the University of Alberta, Canada, and prior to those studies earned a Certificate in Education from St. Luke's College in the UK.

"I have known Gerry for many years and I am confident that his experience with the plan and in education will be of great benefit as he leads the company for the next generation," said Mr Jeffers. "As I contemplated the future, I was concerned about continuity within the organization, so I was delighted when Gerry said that he would like to take over the firm. "I find it comforting and can rest knowing that Heritage is in very capable hands and hope that it will continue to benefit many families as they look for options designed to meet the increasing cost of higher education. I never thought I would find a career that I'm still excited about more than 40 years later. It's gratifying to meet parents who benefited from the plan who then return and enroll their own children so they can enjoy the benefits of further education."

Gerry Swan says: "I am delighted to be receiving the baton from Charles, whom I greatly respect for his 43 years of work in this important and meaningful industry. My goal is to build upon the work that Charles has established and I would like to thank him for his long and outstanding service and contribution to the local company and the international organisation.

"My wife and I believe strongly in a good education – and I'd like to note that my wife and I were among Charles' early clients with the Heritage plan. I'm grateful that, through our investment with the ESPs, we didn't have to borrow any money for our two sons' university education."



Charles Jeffers (right), former Agency Director of Jeffers Agency Limited, congratulates Gerry Swan (left), the new Agency Director of Heritage Agency (Bermuda) Limited.

Source: Bernews - <http://bernews.com/2012/11/gerry-swam-purchases-heritage-agency-ltd/>