

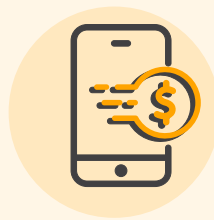
EDUCATION SAVINGS WITHOUT MAKING WITHDRAWALS

Save for education without having to withdraw money from your bank or investment accounts.



TAX REFUNDS

Every year, you can contribute your annual tax refund into a child's 529 plan. Over the years this could really add up!



PAYROLL DIRECT DEPOSIT

Payroll direct deposit transfers¹ money from your paycheck to a 529 plan without you having to do any ongoing management. Simply set it and forget it!

- Automatic deductions keep savings on track, allowing you to automate your education savings
- You can change or cancel at any time



RMDs

Consider using your required minimum distributions (RMDs) to fund a 529 plan, minimizing gift tax and growing/compounding tax free.

- Potentially minimize some future tax consequences with 529s
- Move assets out of your estate into a beneficiary's name
- Account owner retains control



GIFTING

Rather than giving presents children will outgrow, friends and family can make a long-term investment by gifting funds into a 529 plan on birthdays and holidays.

- Ugift® is an easy and free tool to help fund education. Friends and family can use your account's unique Ugift code at any time to easily make gift contributions at Ugift529.com

SCHOLAR'S EDGE MAKES LIFE'S IMPORTANT CHOICES EVEN EASIER:

- Comprehensive range of investment options
- Low minimum investment with as little as \$1
- High maximum investment of \$500,000 per beneficiary
- No income limit – no matter your salary, you can start saving in the Scholar's Edge 529 plan

TO LEARN MORE ABOUT THE SCHOLAR'S EDGE 529 PLAN, TALK TO YOUR FINANCIAL PROFESSIONAL OR VISIT SCHOLARSEDGE529.COM

¹This feature may not be available at certain employers.

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Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program, such as financial aid, scholarship funds, and protection from creditors, and should consult their tax advisor.

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