



Save today for a  
*brighter tomorrow*  
**Virginia529<sup>SM</sup>**



## A teacher • A scientist • A mechanic

Career aspirations vary, but all require a certain amount of training and education to achieve. Paying for this education out of pocket can be a challenge, and loans can saddle you or your child with substantial debt. Fortunately, saving with Virginia529<sup>SM</sup> lets time and planning work to your advantage.

Virginia529 helps families save for future qualified higher education expenses in tax-free accounts. You can open an account with as little as \$25 and save at your own pace through your choice of Invest529<sup>SM</sup> or CollegeAmerica<sup>®</sup>.

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We're saving with Invest529 for our children's education after high school - whether it be college, a two-year program or some kind of technical training.

- Kathy W., Vienna, VA

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I'm an average, single mom with an average income. I learned about Invest529 when my daughter was a toddler. I started depositing whatever I could afford and it has grown enough to cover most of her undergraduate studies.

- Laura K., Jacksonville, NC

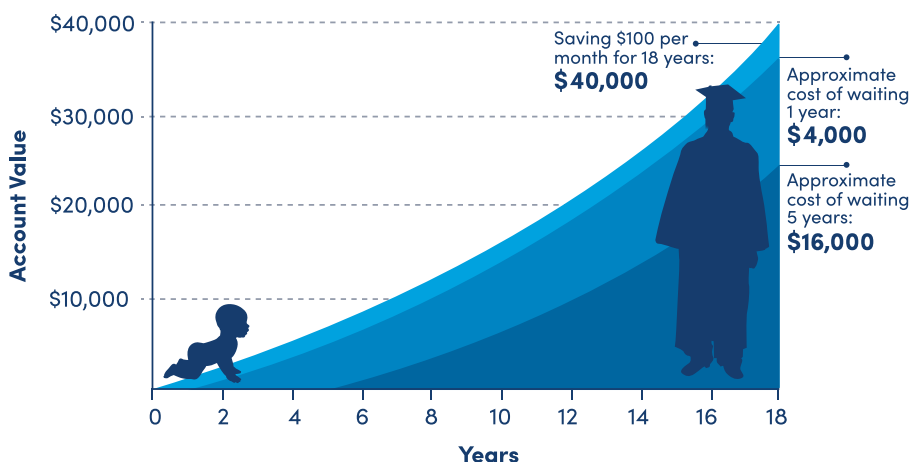
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# Start saving now to meet tomorrow's education needs

The sooner you start, the more your savings can grow. Saving just \$100 a month could yield nearly \$40,000 after 18 years.

Delaying, on the other hand, can be costly. In the example below, if you wait one year to begin saving, your account could be worth \$4,000 less. By waiting five years, you may reduce your account's potential value by \$16,000.

## The Cost of Waiting<sup>1</sup>



“

We can help pay for their future education little by little without hurting our retirement or going into debt when the college bills start coming in 13 years.

- David B., Falls Church, VA

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We have three children to put through college. We set up their Invest529 plans as soon as they were born and deposited each month. Being able to throw the 4 to 11% interest rate loan solicitations in the trash? PRICELESS.

- Karen C., Fairfax, VA

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<sup>1</sup> See the back cover for more information about this chart.

# Why save with Virginia529?

## The money you invest is always yours.



Should plans change – if your student receives a scholarship or doesn't pursue higher education – the money you invested is still yours. You can save the money for graduate school, transfer the account to a member of the family without penalty or simply withdraw the funds.<sup>2</sup>

## It's not just for college.



Virginia529 accounts can fund many qualified higher education expenses for eligible four-year colleges, two-year colleges, graduate schools, trade schools, training programs, and tuition at private or religious K-12 schools.

## In state, out of state, public, or private ... go anywhere!



Use your Virginia529 account at any eligible educational institution around the country – or even the world. Plus, accounts are flexible and can fund expenses at public or private colleges.

## Others can help out.



Family – including grandparents – and friends can give the gift of education by opening their own Virginia529 accounts or contributing to another's Virginia529 account.

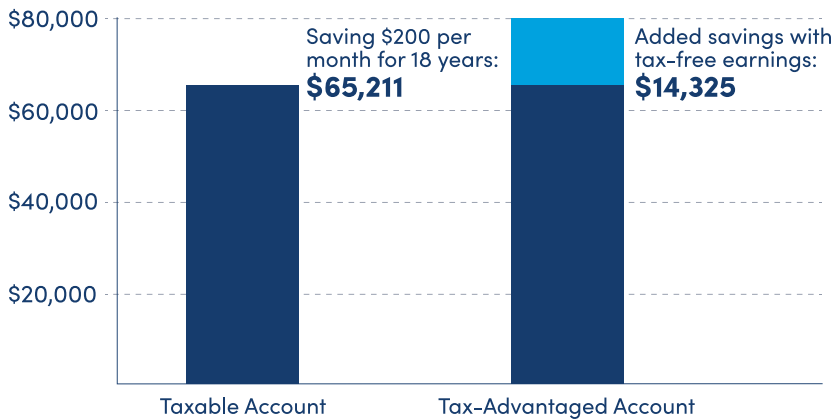
<sup>2</sup> See the back cover for more information.

# Benefit from tax savings.



Save for education and save on your taxes. Earnings grow free from state and federal taxes and are never taxed when used for qualified higher education expenses. Plus, Virginia taxpayers may deduct up to \$4,000 per account per year from their Virginia state individual income taxes.

The Benefits of Tax-Free Earning <sup>1,3</sup>



# Save for yourself.



Virginia529 accounts are open to all ages and can be opened any time for anyone – even adults.



<sup>1,3</sup> See the back cover for more information about this chart.



# See how Virginia529's

## Invest529<sup>SM</sup>

Invest in yourself or a loved one by saving for higher education and job training



Invest529 can be used to pay for qualified higher education expenses beyond tuition, including certain room and board costs, computers and related technology expenses as well as fees, books, supplies and other equipment.



There's no online application fee, annual maintenance fee or withdrawal fee for qualified higher education expenses.



No residency or age requirements.

**Choose a portfolio and save at your own pace.**



Select from a range of diverse investment portfolios and an FDIC-insured portfolio to match any savings objective and risk tolerance.



Invest529 offers two groups of portfolios: Target Enrollment (evolving), which shift investments over time, and static (non-evolving), which include a range of options from aggressive to conservative.

# programs *work for you*

**Manage your Invest529 account contributions online.**



Put your savings on autopilot with automated monthly contributions from your checking or savings account.



Use some of a financial windfall such as a tax refund or employment bonus to give your account a boost.



Ask family and friends to give the gift of education by contributing to your account with an Invest529 gift card or online contribution.

## CollegeAmerica<sup>SM</sup>

**Work with your financial adviser to reach your savings goals.**



Choose from a variety of American Funds portfolios to build a plan that best suits your needs.



Contact your financial adviser, visit [AmericanFunds.com/529](https://AmericanFunds.com/529) or call 1-800-421-0180 ext. 529 for more information.

# Starting your college savings *is easy!*

Visit **Virginia529.com/enroll** to set up a user profile, select your program options and find answers to your questions.

# Virginia529<sup>SM</sup>

Virginia529.com | Toll-free 1-888-567-0540

Email [customerservice@virginia529.com](mailto:customerservice@virginia529.com)

 /va529 |  @virginia529

## Enjoy Virginia529 *Smart Savers* perks

Opening a Virginia529 account grants you membership to the Smart Savers Club, offering you exclusive rewards and discounts.



Have you met the **Tuition Monster™**?

He's a reminder of future tuition expenses...and without advance planning, he could be your permanent and most obnoxious houseguest.

After opening your Virginia529 account, check out his website at **TameTheTuitionMonster.com** and learn more about how to keep him in check.

## ABLE now®

Visit **able-now.com** to learn about ABLEnow, the country's largest independent disability savings program.

ABLEnow provides a simple, affordable tax-advantaged pathway to greater independence for individuals with disabilities.

<sup>1</sup> This chart is for illustrative purposes only and is not intended to reflect actual performance of any specific investment. Assumes interest rate of 6.25 percent compounded monthly. The value of your Virginia529 account will vary depending on market conditions and the performance of the investment option you select, and it may be more or less than the amount you deposited. You could lose money – including the principal you invest – or not make money if you invest in one of these programs. Past performance of investments is not an indicator of future returns.

<sup>2</sup> Tax consequences on earnings and penalties may apply.

<sup>3</sup> This example assumes a federal tax rate of 25 percent and a Virginia tax rate of 5.75 percent.

This brochure contains general information about Virginia529 and its programs. Prospective participants are urged to obtain and read the enrollment materials carefully before investing, including the information concerning applicable fees and expenses. Virginia529 encourages prospective participants to seek the advice of a professional concerning any financial, tax, or legal implications related to opening an account.

For residents of states other than Virginia: you should consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protections from creditors that are only available for investments in that state's qualified tuition program.