



CollegeBound 529

Help build your college savings through automatic payroll direct deposits



When it comes to saving for college, the earlier you can start, the more savings you're likely to accumulate.

Building a legacy with CollegeBound 529

All families dream of their children's bright futures and want to do all they can to help them succeed. For many families, this includes a college education. CollegeBound 529 is a tax-advantaged program designed to help families save for that dream – providing their children with the opportunities that can come with a college degree.

Your employer currently offers CollegeBound 529 to help you save for college. Through payroll direct deposit, you will be on your way to setting up a regular college savings program for a child, a grandchild, or even yourself.

Starting early can make a difference

One of the challenges that many families saving for college face is the rising cost of a college education. And, the sooner you start saving, the more time your savings have to grow. As illustrated below, starting early can potentially offer a financial advantage when tuition bills start coming due. Contributing even small amounts on a regular basis allows your contributions to add up over time.

The power of time

When it comes to saving for college, the earlier you can start, the more savings you're likely to accumulate. These hypothetical examples are based on saving \$200 per month for 18, 10 and 5 years.



Source: Invesco. Hypothetical examples and estimates of a 6% average annual total return are for illustrative purposes only and are not intended to represent actual performance of any particular investment product or real investor. Your actual return isn't likely to be constant from year to year, and there is no guarantee that a specific rate of return will be achieved.

Tax-free growth

The tale of two families

When looking for a college savings plan for their newborns, the Jones family decided on a 529 plan, and the Smith family chose a regular taxable savings account. Both families made regular investments of \$100 a month for 18 years. They both earned 7% on their investment annually, and neither made withdrawals during the time period.

With the added feature of tax-free savings offered by the 529 plan, the Jones family earned almost \$12,080 more than the Smith family. Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. Tax and other benefits are contingent on meeting other requirements and certain withdrawals are subject to federal, state, and local taxes.

With the help of CollegeBound 529, a debt-free education doesn't have to be out of reach. It's never too early — or too late — to create a legacy for the next generation.

Tax-free growth can have a positive impact on your results		
	Taxable saving account (\$)	529 plan – Tax-free growth (\$)
Monthly investment (18 years)	100	100
Value after 18 years	Smith family \$36,249	Jones family \$48,329 The Jones account earned \$12,080 more

This hypothetical is for illustrative purpose only. It does not reflect an actual investment in any particular 529 plan or any taxes payable upon distribution. The taxpayers are in a 24% federal income tax bracket for all options at the time of contributions and distribution. Both scenarios assume an annual rate of return on investment of 7% with no funds withdrawn during the time period. Actual investment returns may be higher or lower than those shown.

Saving for the future ahead

While starting early can be beneficial, you can begin at any time, regardless of the age of the child. Giving a child the best possible start in life with a college education doesn't have an expiration date. Implementing a thoughtful savings and investing plan is an initial step that can happen now.

Features of saving with CollegeBound 529

- **Easy:** No account minimum to get started and no income limit to participate.
- **Affordable:** Highly competitive costs due to the inclusion of active and passive investment portfolios.
- **Control:** As the CollegeBound 529 account owner, you maintain control of the timing and amounts of withdrawals.
- **Tax advantages:** Earnings growth is deferred from federal and state income taxes.¹

¹ Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. Tax and other benefits are contingent on meeting other requirements and certain withdrawals are subject to federal, state, and local taxes.

When it comes to saving for college, the needs of a 12-year-old and a 16-year-old are different. That's why our age-based portfolios come in two-year increments — to better help you choose a portfolio that aligns with your unique needs.

Flexible-investment menu

CollegeBound 529 offers a three-tiered investment menu with choices that are managed by Invesco, one of the world's leading independent investment management firms.

1. Age-based portfolios

This option is simple: Just choose the age-based portfolio that aligns with the year your child will enter college. Invesco manages the portfolio allocation to gradually become more conservative as the expected date of college enrollment nears.

2. Target risk portfolios

With this option, you choose the portfolio that matches your desired risk/reward potential — conservative, moderate or growth. Invesco manages the portfolio allocation in order to help align your chosen level of risk.

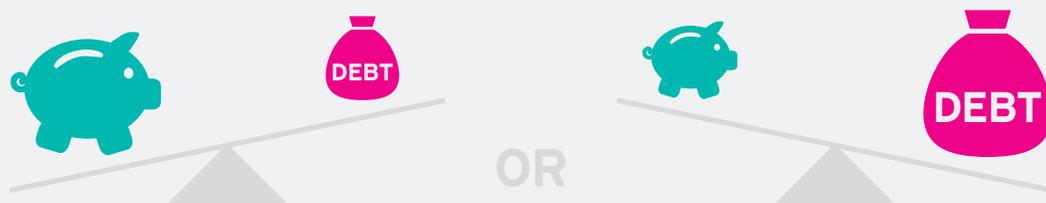
3. Individual portfolios

This option allows you to create your own custom portfolio using the individual building blocks in the investment lineup, which includes a variety of equity, fixed income and capital preservation options.

Helping your children save for a higher education

A thoughtful savings strategy can help your children graduate from college without being weighed down by debt.

The more money saved to pay for your children's college education could mean less debt at graduation



For illustrative purposes only

Setting up your CollegeBound 529 account

1. Before you start, please have address, birth date and social security number for:



You



Your beneficiary (the person for whom you're saving)



Your successor (optional)

2. Visit CollegeBound529atWork.com
3. Select "Enroll"
4. Enter the name of the company you work for
5. Follow the instructions online

For questions about CollegeBound 529, contact a client service representative at 877 615 4116 or visit CollegeBound529.com.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program. For more information about CollegeBound 529, contact your financial advisor, call 877 615 4116, or visit collegebound529.com to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Invesco Distributors, Inc. is the distributor of CollegeBound 529.

An investment in the Portfolios is subject to risks including: investment risks of the Portfolios which are described in the Program Description; the risk (a) of losing money over short or even long periods; (b) of changes to CollegeBound 529, including changes in fees; (c) of federal or state tax law changes; and (d) that contributions to CollegeBound 529 may adversely affect the eligibility of the Beneficiary or the Account Owner for financial aid or other benefits. For a detailed description of the risks associated with CollegeBound 529, and the risks associated with the Portfolios and the Underlying Funds, please refer to the Program Description.

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