The official college savings plan for California families.

100% tax-free growth for qualified expenses with ScholarShare 529. Now that's a California dream.

Higher education can give your child the chance to gain the experiences and skills for a bright future and a fulfilling life. Paying for that education can be daunting but, fortunately, ScholarShare 529 can help maximize the value of your college savings. With ScholarShare 529, any growth you see over time won't be subject to taxes if used for qualified higher education expenses.

BEYOND TAX ADVANTAGES

When it comes to benefits of ScholarShare 529, tax-free earnings for qualified expenses are just the beginning.

LOCATION FRIENDLY

Use in-state, across the country or abroad

CHANGE BENEFICIARY

Move funds to eligible beneficiary

WIDESPREAD INSTITUTIONAL ACCEPTANCE

Eligible to participate in federal financial aid

FLEXIBLE CONTRIBUTION OPTIONS

Recurring, payroll direct deposit, check

ScholarShare529 SM

A college savings plan for whatever adventure your kid chooses.

There's no telling what your child has in mind for their future. That's why ScholarShare 529 flexes with their educational goals and allows you to pay for a range of college expenses, and even switch eligible beneficiaries.

Why save for college with ScholarShare 529?

A 529 is one of the best ways to save for higher education. And ScholarShare 529's benefits are numerous, including:

- 100% tax-deferred growth can mean more money for higher education[1]
- Parent-owned 529 accounts have less impact on financial aid eligibility than some other saving methods[2]
- Tax-free withdrawals for qualified higher education expenses like tuition, room and board, books, computers and more
- Eligible for use at most schools nationwide and many abroad—undergraduate and graduate programs, community colleges and trade schools
- Overseen by the ScholarShare Investment Board, an agency of the State of California

Visit **ScholarShare529.com/investment/fees** to learn more about fees and expenses.

[1]If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings.

[2]For accounts held by parents of students. Note: The treatment of investments in a 529 savings plan varies by school. Assets are typically treated as the account holder's and not the student's. (Student assets are generally assessed at 20% whereas parental assets are generally assessed at 5.6%.) Any investments, including those in 529 accounts, may affect the student's eligibility to get financial aid based on need. You should check with the schools you are considering regarding this issue.

ScholarShare529℠

Find the investment option to match your style.

ScholarShare 529 offers a variety of professionally managed investment portfolios to fit your life situation, risk tolerance and college savings goals.

ENROLLMENT YEAR INVESTMENT PORTFOLIOS

Enrollment Year Investment Portfolios are most popular with ScholarShare 529 account owners. These portfolios are based upon the year your student is expected to enter school and begin withdrawing from the account. The risk level will automatically shift from aggressive to conservative as that time approaches.

RISK-BASED PORTFOLIOS

These portfolios allow you to align your investment objectives with your risk tolerance level, giving you more control of how you want to hit your goals. Risk-based portfolios are suitable for a variety of risk profiles and asset allocation blends and may be a good option for those who are experienced investors.

GUARANTEED PORTFOLIO OPTION

This investment portfolio seeks to preserve capital and provide a stable return. This option may be suitable for those with shorter investment time frames and for individuals who have lower risk tolerance.

The cost of college is on the rise. A ScholarShare 529 account can help you plan for that.[3]

College costs are constantly increasing. As California's official college savings plan, ScholarShare 529 has helped families rise to the challenge of affording higher education for more than 25 years.

Visit **ScholarShare529.com** to open an account today.

ScholarShare529

[3] https://www.usnews.com/education/best-colleges/paying-for-college/articles/see-20-years-of-tuition-growth-at-national-universities

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