

**CONTROL.
FLEXIBILITY.
ACCESS.**

EXPERT MANAGEMENT.

Investments are provided by The Vanguard Group, one of the largest and most respected firms in the nation.

REMAIN IN CONTROL.

In contrast to custodial accounts and trusts, you maintain control over the assets for the life of the account.

FREEDOM TO CHOOSE.

Nearly all colleges, universities, community colleges, career schools, and law, medical, or business schools nationwide qualify. For a list of eligible schools, see fafsa.ed.gov.

PAY FOR MORE THAN JUST TUITION.

You can use your account to pay for tuition, certain room and board costs, required books, and supplies.

LOW MINIMUM INVESTMENT.

You can invest as little as \$25 each time you contribute, or \$15 if contributing through payroll deduction.

HIGH ACCOUNT MAXIMUM.

You can contribute for a beneficiary until the total balance of all Pennsylvania 529 accounts for that person reaches \$368,600.

GET YOUR MONEY BACK - ANYTIME, FOR ANY REASON.

If you choose not to use your account for college or career school, you can always get your money back whenever you want, for any other purpose. However, taxes and penalties can apply.

INVESTING IN OUR GREATEST ASSETS WILL ALWAYS REAP THE HIGHEST RETURNS.

Congratulations on taking the first step towards saving for your child's education!

As the father of two boys, I know that one of the most important things we can do for our children is to save for their future.

It's best to save early and often, because paying for education with money you've saved costs about half as much as it would with money you've borrowed.

Start saving today!

Visit PA529.com or call 1-800-440-4000 to enroll.

As Pennsylvania Treasurer, one of my greatest accomplishments will be helping you make college possible!

Warmly,



Rob McCord
Pennsylvania State Treasurer

Before investing, please carefully read the PA 529 IP Disclosure Statement (available at PA529.com or by calling 1-800-440-4000) to learn more about the plan including investment objectives, risks, fees, and tax implications of the PA 529 IP.

Please note that Upromise and SAGE are optional services separate from the PA 529 IP. Each program has specific terms and conditions which are subject to change without notice.

For details of those programs, visit:
Upromise.com
Tuitionrewards.com

©2010 Commonwealth of Pennsylvania



**PA
529
INVESTMENT PLAN**



BELIEVE IN THEM. INVEST IN THEM.

Many financial experts agree that 529 college savings plans are one of the best ways for most families to save for college. In fact, the Pennsylvania 529 Investment Plan (IP) has helped thousands of families like yours reach their savings goals.

The PA 529 IP allows you to customize your college savings to meet your personal savings goals, time frame, budget, and tolerance for investment risk while taking advantage of valuable tax benefits and maximizing savings through rewards programs.

HOW THE PA 529 IP WORKS:

- Similar to a mutual fund.
- Thirteen low-cost investment options* to choose from ranging from aggressive to conservative, all managed by The Vanguard Group.
- Contributions and returns are based on performance of the financial markets.

*Visit PA529.com to see a detailed list of investment options.

SAVE AND REDUCE YOUR TAXES.

STATE TAX DEDUCTION.

Pennsylvania taxpayers can deduct up to \$13,000 per beneficiary per year (up to \$26,000 per couple provided each spouse has taxable income of at least \$13,000).

TAX-DEFERRED GROWTH.

The earnings grow federal and state tax-free.

TAX-FREE WITHDRAWALS.

Withdrawals for qualified expenses are not subject to federal or state income taxes.

GIFT TAX EXCLUSION.

Contribute up to \$65,000 in a single year (\$130,000 for a married couple filing jointly) for each beneficiary without incurring federal gift tax consequences (assumes no other gifts in the next four years).

ABOUT VANGUARD

Vanguard is one of the world's largest investment management firms. The company is committed to providing a low-cost, wide-ranging choice of investments, including index portfolios, to help account owners accumulate the assets they need to send their children to college.



Vanguard[®]

EARN ADDITIONAL SAVINGS WITH UPROMISE[®]

Upromise is a service that can help you earn college savings on everyday activities – shopping online, dining out, buying gas, booking travel, and more. For example, you can earn:

- One to twenty-five percent back when you shop with over 800 online retail and travel sites.
- Up to eight percent back as a Preferred Diner when you dine at over 8,500 restaurants.

You can link your Upromise account to your 529 IP Plan account so your earnings can be automatically transferred on a periodic basis.

UPROMISE.COM

1. CONSIDER YOUR INVESTMENT STRATEGY

Examine your financial goals (how much you need or want to save); the time horizon (how long until your child goes to college); and your comfort level with investing (how much risk you are willing to take).

IT'S EASY
TO GET
STARTED.

2. CHOOSE YOUR INVESTMENT OPTIONS.

Many choose one of the three age-based options, in which your savings are more aggressively invested when your children are young and automatically and progressively invested more conservatively as they approach college age. Additionally, you may select from among ten individual portfolios, which allow you to build and manage your own custom-made college savings portfolio.

3. ENROLL ONLINE.

In as little as ten minutes, you'll be on your way to investing for your child's future college expenses.

4. MAKE YOUR SAVINGS AUTOMATIC.

The PA 529 IP offers two ways to automate your college savings so you never miss a beat: an automatic investment plan (AIP) or payroll deduction.



Enroll today.

Enroll online at PA529.com or call **1-800-440-4000** to obtain an enrollment kit.

*More ways to
save for college —*

SAGE TUITION REWARDS MAKES PRIVATE COLLEGE MORE AFFORDABLE.

Earn guaranteed scholarships - up to one full year's tuition - at 260+ participating private colleges and universities through the SAGE Scholars Tuition Rewards Program. You earn Tuition Rewards points based on the value of your PA 529 IP account. Each Tuition Rewards point is equal to a \$1.00 guaranteed minimum scholarship at any of the member schools. The maximum scholarship varies by college - but currently is over \$40,000! Enroll today at no cost to you!

TUITIONREWARDS.COM