

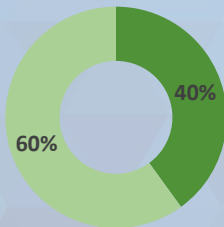
# Invest in Your Child

*“An investment in knowledge pays the best interest.” –Benjamin Franklin*

For many parents, the idea of sending their child to college may feel like a far off problem. But as any parent can attest, children grow up in the blink of an eye. Saving money for college now can take an immense amount of pressure off both the parent and the student later on. An investment now may open the door to many opportunities down the road. A key to saving for college is starting as soon as possible and contributing regularly to the fund.

## Fact:

Only **40%** of parents have started to save for college<sup>1</sup>



## Why are parents not saving?<sup>1</sup>

- Hope for scholarships
- Rely on financial aid
- Plan to start saving “later”
- Want their child to pay
- Expect another family member to pay

## What happens when the scholarships, financial aid and other resources do not meet your expectations?

A **529 College Savings Plan** can help you financially prepare for education costs.

### 529 College Savings Plan

- **Not taxed** when used to pay for qualified higher education expenses.<sup>2</sup>
- Can be **rolled over** to another family member any time.
- Can be used in **any state** at **any school**.
- Donor has **control and flexibility** over assets and investments.

**For more information on 529 College Savings Plans, contact your plan consultant.**



<sup>1</sup>Oppenheimer Funds “Understanding Consumer Knowledge of College Savings Vehicles” study.

<sup>2</sup>College Savings Plans Network study.

Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about 529 plans is available in the issuer’s official statement, which should be read carefully before investing. Also, before investing, consider whether the investor’s or 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. As with other investments, there are generally fees and expenses associated with participation in a 529 savings plan. There is also the risk that the investments may lose money or not perform well enough to cover college costs as anticipated.