

Paving the Way to Affordable Private College Education



Private College 529 PlanSM

Tomorrow's Tuition at Today's Prices—GUARANTEED



Avoid Uncertainty

Uncertainty and risk: People fear both. Private College 529 Plan eliminates both when it comes to paying for a higher education.

- **Today's tuition prices** locked-in for future education.*
- **Guaranteed** cost certainty and removal of risk associated with market volatility and tuition increases.
- **No fees** and no need to select investment options.
- **Freedom to choose** from among almost 300 leading private colleges and universities that guarantee your prepaid tuition. And, you don't have to choose a school until the student is accepted and enrolled.
- **Flexibility** to use the money at any public or private college, or rename another beneficiary if the initial beneficiary doesn't go to college.

For families using traditional 529 savings plans, uncertainty and risk are unavoidable. Private College 529 Plan is different. It's prepaid tuition, guaranteed, not a risky investment with an uncertain rate of return subject to financial market volatility. Private College 529 Plan provides the peace of mind that a traditional 529 college savings plan just can't match.

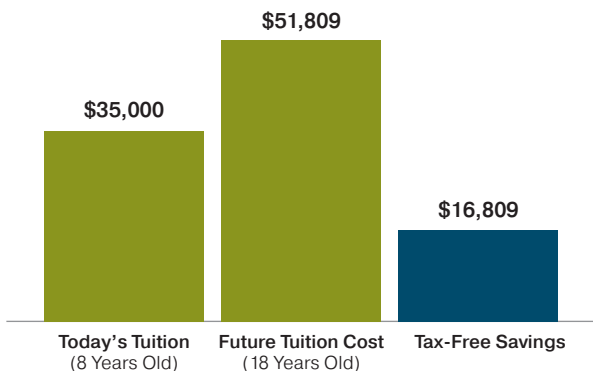
*Contributions to your Private College 529 Plan purchase Tuition Certificates at current rates at all participating colleges and universities, and any that may join the program in the future. A Tuition Certificate represents all of your contributions in a Program Year (July 1 through June 30). Prepaid Tuition Certificates must be held for 36 months before being redeemed to pay for tuition at a participating institution. Rollovers or refunds can be requested after 12 months. The waiting period begins on the date of the first contribution in a Program Year. Tuition Certificates that have not been redeemed within 30 years will be refunded.

Save on Cost of Tuition

Prepaying for college tuition may potentially save you tens of thousands of dollars on the cost of a private college education.

For example, you have an 8-year-old child and open an account with \$35,000, naming her beneficiary. If tuition at *College A* is now \$35,000 a year and rises an average of 4% per year, *College A's* tuition would be \$51,809 in 10 years.* **By prepaying, you save \$16,809 on that year of tuition, federal tax free.**

Hypothetical Savings Over 10 Years



Speak to a non-commissioned representative:

1.888.718.7878

Visit: privatecollege529.com



Benefits Today and Tomorrow

Stability

Your money is protected from potential downturns in the financial markets. Participating colleges and universities guarantee the value of the tuition you purchase.

Tax Advantages

Gains in your account (i.e., the difference between what you prepay and the tuition at the time of attendance) won't be taxed if the funds are used to pay qualified higher education expenses. There are estate planning advantages, too.

Simplicity

Opening an account is simple and may be completed in minutes online at **privatecollege529.com**. Or call one of our non-commissioned representatives toll-free at **1.888.718.7878**.

Great Schools

Use your guaranteed tuition at nearly 300 private colleges and universities including, Princeton, Stanford, Notre Dame, Duke, Emory, University of Chicago, MIT, Wellesley, Pomona, Carleton, and an ever-growing list of additional schools.

Worried About Rising Tuition?

Prepay tomorrow's tuition at today's prices

It's pretty simple:

1. Lock-in today's tuition rates.
2. Avoid investment market volatility.
3. Choose from among hundreds of great private schools when your child is ready for college.



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