

Benefits of 529 College Savings Plans

- ✓ **Tax Advantages** - including tax-free withdrawals for qualified college expenses, gifting, estate planning benefits and state tax deductions for tax parity states such as Pennsylvania. Tax law changes allow for tax-free withdrawals, up to \$20,000 for K-12 tuition and other qualified higher education expenses at private schools and parochial schools.
- ✓ **Control** - YOU control how the money is invested, as well as how and when the money is eventually used. You can change the beneficiary to another eligible family member at any time. And you can even use the money for your own education, at any time.
- ✓ **Flexibility** - the monies can be used not only for tuition, but also for fees, books, required equipment (including special needs equipment), room and board, computer or peripheral equipment, computer software, certain tutoring expenses, or internet access and related services. And though it is a Colorado sponsored plan, the monies do not have to be used at a school in Colorado; in fact, many schools abroad qualify.

The Advantages of the Scholars Choice[®] College Savings Program more

We chose the Scholars Choice College Savings Program for your college savings needs because of Nuveen's proven multi-manager investment management approach, which has resulted in a solid long-term track record. And also because of their low fees, which means of your money stays working toward your college savings goals.

The Scholars Choice College Savings Program...

... is a diversified, multi-manager plan, with actively managed funds from both Nuveen, TIAA and other popular fund families.

... has low fees - the third-lowest asset-based fees among all active, advisor-sold plans.

... is one of the country's 10 largest advisor-sold plans.

Call today, so together we can help you!

Take advantage of this effective way to prepare for the day when your child or grandchild goes off to college.

Contact Karen Natishan at 800-342-2393 or 570-819-8011 or
karen.b.natishan@morganstanley.com for more information or visit
www.scholars-choice.com.