

Save today for a
brighter tomorrow
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Virginia529
College Savings Plan





Start saving now to meet tomorrow's education needs

The sooner you start, the more your savings can grow. Saving \$100 a month, for example, could yield nearly \$40,000 after 18 years.

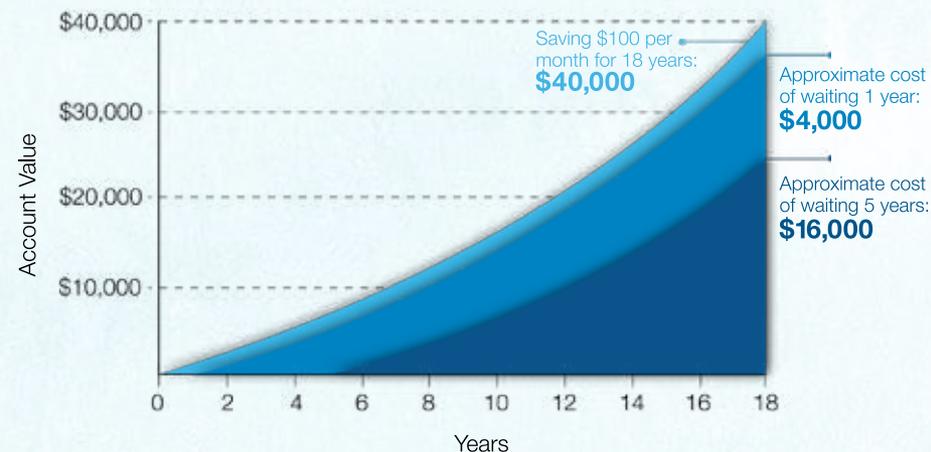
Delaying, on the other hand, can be costly. In the example below, if you wait one year to begin saving, your account could be worth \$4,000 less. By waiting five years, you may reduce your account's potential value by \$16,000.

A teacher • A scientist • A mechanic

Career aspirations vary, but all require a certain amount of training and education to achieve. Paying for this education out of pocket can be a challenge, and loans can saddle you or your child with substantial debt. Fortunately, saving with Virginia529SM lets time and planning work to your advantage.

Virginia529 helps families save for future qualified higher education expenses in tax-free accounts. You can open an account with as little as \$25 and save at your own pace through your choice of programs: Virginia529 prePAIDSM and savings programs Virginia529 inVESTSM, CollegeWealth[®] and CollegeAmerica[®].

The Cost of Waiting¹



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Thanks to Virginia529 prePAID, my daughter emerged from college without any student loans and is ready to start realizing her own dreams right after graduation.

– Shobha G., Richmond, VA

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I'm an average, single mom with an average income. I learned about Virginia529 inVEST when my daughter was a toddler. I started depositing whatever I could afford and it has grown enough to cover most of her undergraduate studies.

– Laura K., Jacksonville, NC

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We can help pay for their future education little by little now without hurting our retirement or going into debt when the college bills start coming in 13 years.

– David B., Falls Church, VA

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We joined Virginia529 prePAID and locked in tuition rates. The amount we invested for four years of college was less than one year costs now. When our children go to college, they can focus on academics, not stressing about money!

– Shannon S., Hampton, VA

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¹ See the back cover for more information about this chart.

Why save with Virginia529?

The money you invest is always yours.



Should plans change – if your student receives a scholarship or doesn't pursue higher education – the money you invested is still yours. You can save the money for graduate school, transfer the account to a member of the family without penalty or simply withdraw the funds.²

It's not just for college.



Virginia529 accounts can fund many qualified higher education expenses for eligible four-year colleges, two-year colleges, graduate schools, trade schools and training programs!

In state, out of state, public, or private ... go anywhere!



Use your Virginia529 account at any eligible educational institution around the country – or even the world. Plus, accounts are flexible and can fund expenses at public or private colleges.

Others can help out.



Family – including grandparents – and friends can give the gift of education by opening their own Virginia529 accounts or contributing to another's Virginia529 account.

Benefit from tax savings.



Save for education and save on your taxes. Earnings grow free from state and federal taxes and are never taxed when used for qualified higher education expenses. Plus, Virginia taxpayers may deduct up to \$4,000 per account per year from their Virginia state individual income taxes.

The Benefits of Tax-Free Earning^{1,3}



Save for yourself.



Virginia529 accounts are open to all ages. While Virginia529 prePAID has age limitations and a limited enrollment period, every other program can be opened at any time for anyone – even adults.



² See the back cover for more information.

^{1,3} See the back cover for more information about this chart.

See how Virginia529's programs work for you

Virginia529 prePAID

Prepay today the cost of tomorrow's college tuition⁴.



Purchase desired number of semesters and pay in either a lump sum or monthly installments



Two purchase options:
Tier I, designed for Virginia public four-year colleges, and **Tier II**, designed for Virginia two-year or community colleges



Available for newborns through ninth graders during limited enrollment period



Prepay future in-state undergraduate tuition⁴ and mandatory fees at Virginia public colleges or universities



Can be used at eligible educational institutions throughout Virginia, the U.S., and the world – but when used at private or out-of-state schools, benefits may not cover full tuition and fees



Virginia529 inVEST

Choose a portfolio and save at your own pace.



Select from a range of diverse investment portfolios for a variety of savings objectives and risk tolerances



Two groups of portfolios:
Age-based (evolving), which shift investments over time, and **static** (non-evolving), which include aggressive and conservative options



No state residency or beneficiary age requirements



Use for any qualified higher education expense, including tuition, room and board, books, computers, required supplies and equipment



Can be used at eligible educational institutions in state, out of state and worldwide

CollegeWealth

Enjoy FDIC-insured savings with 529 plan benefits.



Select from two participating financial institutions

BB&T **UNION**

CollegeAmerica

Work with your financial adviser to reach your savings goals.



Choose from a variety of American Funds portfolios that best suit your needs

⁴ See the back cover for more information about this term.

Starting your college savings *is easy!*

Visit **Virginia529.com/enroll** to set up a user profile, select your program options, and find answers to your questions.

Virginia529 
College Savings Plan

Virginia529.com | Toll-free 1-888-567-0540

Email customerservice@virginia529.com

 /va529 |  @virginia529

Enjoy Virginia529 *Smart Savers* perks

Opening a Virginia529 account grants you membership to the Smart Savers Club, offering you exclusive rewards and discounts.



Have you met the **Tuition Monster™**?

He's a reminder of future tuition expenses ... and without advance planning, he could be your permanent and most obnoxious houseguest.

After opening your Virginia529 account, check out his website at **TameTheTuitionMonster.com** and learn more about how to keep him in check.

¹ This chart is for illustrative purposes only and is not intended to reflect actual performance of any specific investment. Assumes interest rate of 6.25 percent compounded monthly. The value of your Virginia529 account will vary depending on market conditions and the performance of the investment option you select, and it may be more or less than the amount you deposited. You could lose money – including the principal you invest – or not make money if you invest in one of these programs. Past performance of investments is not an indicator of future returns.

² Tax consequences on earnings and penalties may apply.

³ This example assumes a federal tax rate of 25 percent and a Virginia tax rate of 5.75 percent.

⁴ The undergraduate in-state semester or term charges for tuition and mandatory fees, required and imposed as a condition of enrollment of all students by a two-year or four-year Virginia public institution

This brochure contains general information about the Virginia529 College Savings Plan's four programs. Prospective participants are urged to obtain and read the enrollment materials carefully before investing, including the information concerning applicable fees and expenses. Virginia529 College Savings Plan encourages prospective participants to seek the advice of a professional concerning any financial, tax, or legal implications related to opening an account.

For residents of states other than Virginia: Your state or the beneficiary's state of residence (if different) may sponsor a 529 plan that offers state income tax and other benefits not available to you through Virginia529 College Savings Plan.