



TheEducationPlan.com
A little today goes a long way

THE BENEFITS OF A 529 PLAN ACROSS GENERATIONS

Education savings is an opportunity for multiple generations to invest together with one purpose. Let's look at the benefits a 529 plan can bring to each generation.

529 PLANS ARE FLEXIBLE AND HELP POTENTIALLY REDUCE FUTURE DEBT:

529 plans can be used for a variety of future education expenses such as tuition, room and board, and technology.

DID YOU KNOW? FAMILIES CAN USE THEIR 529 PLANS TO REPAY UP TO \$10,000 IN QUALIFIED STUDENT LOANS, COVER UP TO \$10,000 PER YEAR FOR K-12 TUITION AND PAY FOR APPRENTICESHIP PROGRAM EXPENSES.²



Money saved in a 529 plan may reduce the amount of student loans or financial aid a student needs.

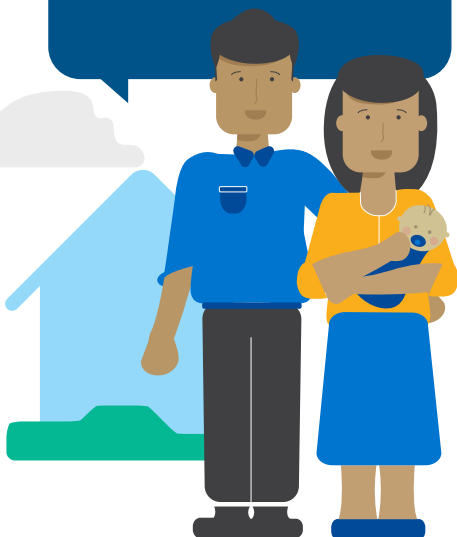
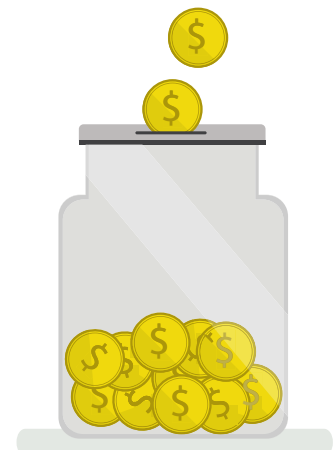
Graduating with less debt may help with future expenses such as buying a home or starting a family.

DID YOU KNOW? THE AVERAGE PARENT PLANS TO PAY APPROXIMATELY 65% OF THEIR CHILD'S COLLEGE COSTS, AND 78% ARE ACTIVELY SAVING FOR COLLEGE! A 529 PLAN CAN HELP YOU GET A HEAD START.¹

BENEFITS TODAY, BENEFITS TOMORROW

Starting early can make a big difference. The earlier you invest, the more your education savings can potentially grow due to the power of compounding interest.

If one child doesn't attend college or receives a scholarship, savings can be transferred to an eligible family member (a sibling or even yourself) as long as it's used for qualified education expenses.



ENHANCE ESTATE PLANNING WHILE EMPOWERING FUTURE GENERATIONS



Move assets out of your estate into a grandchild/beneficiary's name while retaining control of the assets.

Fund a 529 plan with your required minimum distributions (RMDs) to minimize gift tax and benefit from tax-free growth.³

DID YOU KNOW? YOU CAN CONTRIBUTE UP TO \$95,000 (\$190,000 FOR MARRIED COUPLES) IN ONE LUMP SUM PER BENEFICIARY, FREE OF FEDERAL GIFT TAXES, UNDER A PROVISION KNOWN AS "5-YEAR ACCELERATED GIFTING".⁴



ADDITIONAL 529 PLAN BENEFITS

Qualified withdrawals are free from federal taxes and may also be free from state taxes.²

Contribute up to \$19,000 per beneficiary annually (\$38,000 filing jointly).⁴

Available to everyone, regardless of income.

529 plan earnings grow tax deferred.

TO LEARN MORE ABOUT THE EDUCATION PLAN 529 PLAN, VISIT [THEEDUCATIONPLAN.COM](https://theeducationplan.com)

For more information about The Education Plan, call 1.877.337.5268 or visit theeducationplan.com to obtain a Plan Description and Participation Agreement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You also should consult a financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 plan(s), or any other 529 plan, to learn more about those plan's features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

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(1) <https://institutional.fidelity.com/app/literature/flyer/9893080/college-savings-indicator-key-findings.html> (2) 529 plans offer many advantages to investors saving for education, including tax deferred earnings and tax-free qualified withdrawals. Additionally, certain states offer state income tax benefits. It is important to review all potential tax benefits within your state, along with the performance and expense information of the 529 plan you are considering, before making a selection. Earnings on non-qualified withdrawals may be subject to federal income tax as well as state and local income taxes. Taxes and other benefits are contingent upon certain requirements and certain withdrawals are subject to federal, state and local taxes. (3) Beginning in 2023, the SECURE 2.0 Act raised the age that you must begin taking RMDs to age 73. You generally must start taking withdrawals from your traditional IRA, SEP IRA, SIMPLE IRA, and retirement plan accounts when you reach age 72 (73 if you reach age 72 after Dec. 31, 2022). (4) Contributions to a 529 plan for a beneficiary are considered gifts for tax purposes. The federal annual gift tax exclusion amount is effective for tax year 2025.

Not FDIC-Insured. No Bank, State or Federal Guarantee. May Lose Value.