



College can be hard. Learning to save for it? Easy.



Join us for an upcoming college saving workshop: When:

Where:

Learn about the DC College Savings Plan's several tax advantages, including:

- Up to an \$8,000 tax deduction for DC residents who are married, filing jointly and have separate accounts (\$4,000 for individuals) when they contribute to their DC College Savings Plan account.¹
- Tax-deferred growth potential and tax-free qualified withdrawals.²

Learn more at dc529.com or 1.800.987.4859.

¹Contributions by DC taxpayers in excess of the annual limit can be carried forward and deducted in future years on their DC tax return. If a

participant makes a non-qualified withdrawal or a transfer/rollover to another state's program within two (2) years of opening the account, the amount of the deduction is "recaptured" and must be included in the participant's District of Columbia income.

²Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes and recapture of DC tax deductions. Tax and other benefits are contingent on meeting other requirements and certain withdrawals are subject to federal, state, and local taxes.

Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's qualified tuition program.

For more information about The DC College Savings Plan ("The Plan"), call 800.987.4859, or visit dccollegesavings.com to obtain a Program Disclosure Booklet, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing.

The Plan is administered by the District of Columbia Office of the Chief Financial Officer, Office of Finance and Treasury. Ascensus College Savings Recordkeeping Services, LLC ("ACSR"), the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including recordkeeping and administrative services. Ascensus Investment Advisors, LLC serves as the Investment Manager.

The Plan's Portfolios invest in: (i) exchange-traded funds, (ii) mutual funds and (iii) a funding agreement. Investments in The Plan are municipal securities that will vary with market conditions. Investments are not guaranteed or insured by the Government of the District of Columbia, the District of Columbia College Savings Program Trust, the District of Columbia Chief Financial Officer, the District of Columbia Treasurer, the Trustee for the District of Columbia College Savings Program Trust or any co-fiduciary or instrumentality thereof, the Federal Deposit Insurance Corporation or any instrumentality thereof.

INVESTMENTS ARE NOT FDIC INSURED, MAY LOSE VALUE AND ARE NOT BANK GUARANTEED. CSWDC_03351G 0517