

Celebrate with College Savings Iowa and Register to Win a \$5,290 College Savings Iowa Account!

A message from State Treasurer Michael L. Fitzgerald

With back-to-school in full swing, I know it can be a busy time of year for parents and children alike. At College Savings Iowa it is a busy time of year as well. In addition to observing College Savings Month throughout September, we are celebrating our Sweet 16. Since the program's inception in 1998, our message has always been the same. By starting early, saving regularly and making smart investment choices, families can make their savings work for them, and College Savings Iowa is here to help.

To get a jump start on helping your loved ones save for their higher education, join us in celebrating our Sweet 16 and College Savings Month by registering to win a \$5,290 College Savings Iowa account. For more information and to enter the giveaway, please visit CollegeSavingsIowa.com any time before November 30.

College Savings Month, a nationally recognized campaign, was created to bring attention to emphasize that saving for college is one of the most significant things families can do for their children. While any form of saving for college is better than not saving at all, there are additional benefits to using a 529 plan like College Savings Iowa. Administered by the state treasurer's office, the plan offers multiple investment choices, including four age-based options that take into account the child's age and the account owner's tolerance for risk. As the beneficiary nears college age, the assets are automatically shifted to more conservative portfolios. This allows account owners to reduce the market risk before they begin making withdrawals for college expenses.

In addition, 529 plans offer significant federal and state tax benefits to help grow your savings even more. Contributions and earnings grow free of federal and Iowa state income taxes while invested and remain tax-free when used to pay for qualified higher education expenses at any eligible college, university, community college or accredited technical training school in the United States or abroad.* College Savings Iowa sweetens the deal by allowing Iowa taxpayers to deduct up to \$3,098 in contributions per beneficiary account from their 2014 adjusted gross income.**

To learn more about College Savings Iowa, visit CollegeSavingsIowa.com or call 888-672-9116. You can also stay up to date on our future events and giveaways by following College Savings Iowa on Facebook and Twitter (@Iowa529Plan).

Start saving today and help make college a reality for a child in your life - you'll be glad you did!

Michael L. Fitzgerald
State Treasurer

**The earnings portion of nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.*

***Adjusted annually for inflation. If withdrawals are not qualified, the deductions must be added back to Iowa taxable income.*

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Investment returns are not guaranteed and you could lose money by investing in the plan. Participants assume all investment risks as well as responsibility for any federal and state tax consequences. If you are not an Iowa taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

For more information about the College Savings Iowa 529 Plan, call 888-672-9116 or visit www.collegesavingsiowa.com to obtain a Program Description. Investment objectives, risks, charges, expenses, and other important information are included in the Program Description; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor.

College Savings Iowa is an Iowa trust sponsored by the Iowa State Treasurer's Office. The Treasurer of the State of Iowa sponsors and is responsible for overseeing the administration of the College Savings Iowa 529 Plan. The Vanguard Group, Inc., serves as Investment Manager and Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., assists the Treasurer with marketing and distributing the Plan. Ascensus Investment Advisors, LLC, provides records administration services. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds.