

College SAVE™

Bank of North Dakota's 529 Plan

Your little ones have big plans:

Start saving with a College SAVE 529 Plan account

- Earnings grow tax deferred, and qualified withdrawals are federal and tax free.¹
- North Dakota residents get a state tax deduction of up to \$5,000 (\$10,000 if married, filing jointly) for contributions to a College SAVE 529.²
- Savings can be used at eligible 2- or 4-year college or vocational/technical school anywhere in the United States.
- Open an account with just \$25.

Visit collegesave4u.com or call **1.866-728-3529** to get started.

To learn more, contact:

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Join us to learn more about the College SAVE 529 Plan

When:

Where:

¹Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to 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.

²Rollovers from another state's 529 plan are not eligible for the state income tax deduction.

For more information about North Dakota's College SAVE Plan (College SAVE), call 1-866-SAVE-529 (1-866-728-3529) or visit www.collegesave4u.com to obtain a Plan Disclosure Statement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing.

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.

The College SAVE Plan is a 529 plan established by the State of North Dakota. Bank of North Dakota (Bank) acts as trustee of College SAVE Trust, a North Dakota trust, and is responsible for administering College SAVE Trust and College SAVE. Ascensus Broker Dealer Services, LLC ("ABD"), the Plan Manager, and its affiliates have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and marketing. The Vanguard Group, Inc. (Vanguard) provides underlying investments for the Plan. The College SAVE's Portfolios, although they invest in mutual funds, are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed and you could lose money by investing in College SAVE. Participants assume all investment risks, including the potential for loss of principal, as well as responsibility for any federal and state consequences.

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

