

*Future college grad in your life?*

# SAVING FOR COLLEGE

IS ONE OF YOUR MOST IMPORTANT JOBS



- Open an account with any amount—there's no minimum investment.
- Get federal and state tax benefits.\*
- Choose from an array of investment choices.
- Take advantage of low costs.
- Use your savings for an eligible 2- or 4-year college, a vocational/technical school, or a graduate school.

800-420-8580

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New York's 529 *Direct Plan*

Kathy Hochul, Governor / Thomas P. DiNapoli, State Comptroller

\*Tax benefits are contingent on meeting certain requirements.

#### Important legal information

Investment returns are not guaranteed, and you could lose money by investing in the *Direct Plan*.

A plan of regular investment can't ensure a profit or protect against a loss.

*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 529 plan. Other state benefits may include financial aid, scholarship funds, and protection from creditors.*

**For more information about New York's 529 College Savings Program *Direct Plan*, obtain a Disclosure Booklet and Tuition Savings Agreement by visiting [ny529atwork.org](http://ny529atwork.org) or by calling 800-420-8580. This includes investment objectives, risks, charges, expenses, and other information. You should read and consider them carefully before investing.**

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the *Direct Plan*. Ascensus Broker Dealer Services, LLC, serves as Program Manager and, in connection with its affiliates, provides recordkeeping and administrative support services and is responsible for day-to-day operations of the *Direct Plan*. The Vanguard Group, Inc., serves as the Investment Manager. Vanguard Marketing Corporation provides marketing and distribution services to the *Direct Plan*.

**No guarantee:** None of the State of New York, its agencies, the Federal Deposit Insurance Corporation (FDIC), The Vanguard Group, Inc., Ascensus Broker Dealer Services, LLC, nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

New York's 529 College Savings Program currently includes two separate 529 plans. The *Direct Plan* is sold directly by the Program. You may also participate in the *Advisor-Guided Plan*, which is sold exclusively through financial advisors and has different investment options and higher fees and expenses as well as financial advisor compensation.