

Little by Little

CollegeBound **Saver**



A trip around the world with “little” phrases to show how small things can add up to make a big difference!



Slow and steady wins the race.



**Did you ever have to do something that seemed so big that you didn't know how to start?
There's a secret to doing a large project — just break it into smaller pieces.**

**We hope you enjoy these phrases from all around the world. Remember, you don't have
to read them all at once. Just do it...little by little!**

One day, when you are all grown up
What would you like to be?
A teacher? Doctor? President?
You'll do it, wait and see!

Whatever you decide to do,
It helps to have a plan.
And college is the place to go
To learn all that you can.

Though college may feel far away,
You'll make it, yes you will!
Just take each step, one by one,
And make it up that hill.



Petit à petit, l'oiseau fait son nid.

(Peh-tee ah peh-tee l'wah-zo fay son nee — French)

Renée the robin knew what to do
Before her eggs she'd lay.
She had to build a brand new nest,
This was not the time for play.

She searched for just the perfect twig
And yarn, so warm and soft.
She plucked a thread from a bright green coat
And carried it aloft.

Each day she brought her treasures back
And placed them one by one.
And when the nest was nice and strong,
She rested in the sun.

Little by little, the bird builds its nest.



He pūko'a kani 'āina.

(Hay **pu**-ko-ah **kah**-nee **eye**-nah — Hawaiian)



Carl the coral called to his friends:
“Come join me for some fun!
We’ll surf and swim and ride the waves,
And play ‘til day is done.”

All the coral swam to join
Carl’s playground in the sea.
Packed together, they became
A reef, big as can be.

The coral reef grew bigger still,
Until an island stood.
Now little *keiki** play all day
In the coral’s neighborhood.

A coral reef grows into an island.

*Keiki (**kay**-kee): Hawaiian for “children.”

A savanna landscape at sunset. In the foreground, there are tall, golden-brown grasses. In the middle ground, a giraffe is on the left, and two elephants are on the right. The background shows rolling hills under a large, bright orange sun. The sky is a mix of orange and yellow.

Haba na haba hujaza kibaba.

(**Hah**-bah-nah **hah**-bah hu-**jah**-za kee-**bah**-bah. — *Swahili*)

One bean, two beans, three beans, four —
Into the pot they go.
It takes a lot to fill it up;
My little hands are slow.

Tomatoes, yams, and okra, too,
They all go in the pot.
It's on the fire, simmering now —
How long until it's hot?

When it's done we'll sit and eat
Our one-bean, two-bean stew.
There's so much now that it can feed
My family — and yours, too!

Little by little fills the pot.





Poco a poco, se llega lejos.

(Po-ko a po-ko say yay-ga lay-hos — Spanish)

Very slowly, every day
She walks beside the sea.
Teresa, the *tortuga*,*
Is as happy as can be.

She never has to hurry home —
It's right there on her back.
And when she has to travel far,
She never needs to pack.

She's not the fastest swimmer
And I doubt she'll win a race.
But she gets to where she's going
with a slow and steady pace.

Little by little, one goes far.

*Tortuga (tor-tu-ga): Spanish for "turtle."



조금씩 조금씩 모아서 큰 산을 이룬다.

(Jo gum **sheek**, jo gum **sheek**, mo-ah-**sah**, kun-sahn-eul **ee**-run-dah — Korean)

One day a tiny hill looked up
At all the mountains high.
They told him he would grow someday,
But all he did was sigh.

“The animals all live with you
Because you’re very tall.
The cherry trees make *you* their home —
I’m *tired* of being small.”

As time went by, the hill grew up
His head reached toward the skies.
Now birds and bunnies live there
Chasing bugs and butterflies.

Little by little, the mountain is formed.

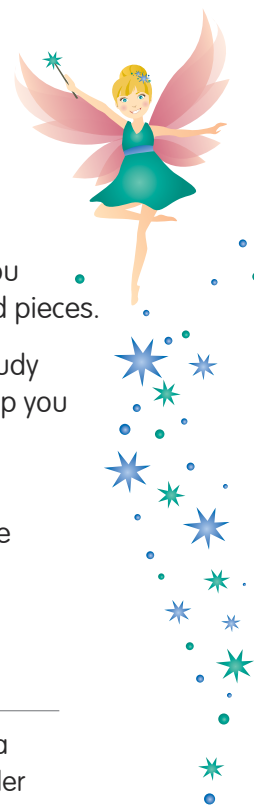
Now, a word for the grown-ups:

Saving for college doesn't have to be a fairy tale.

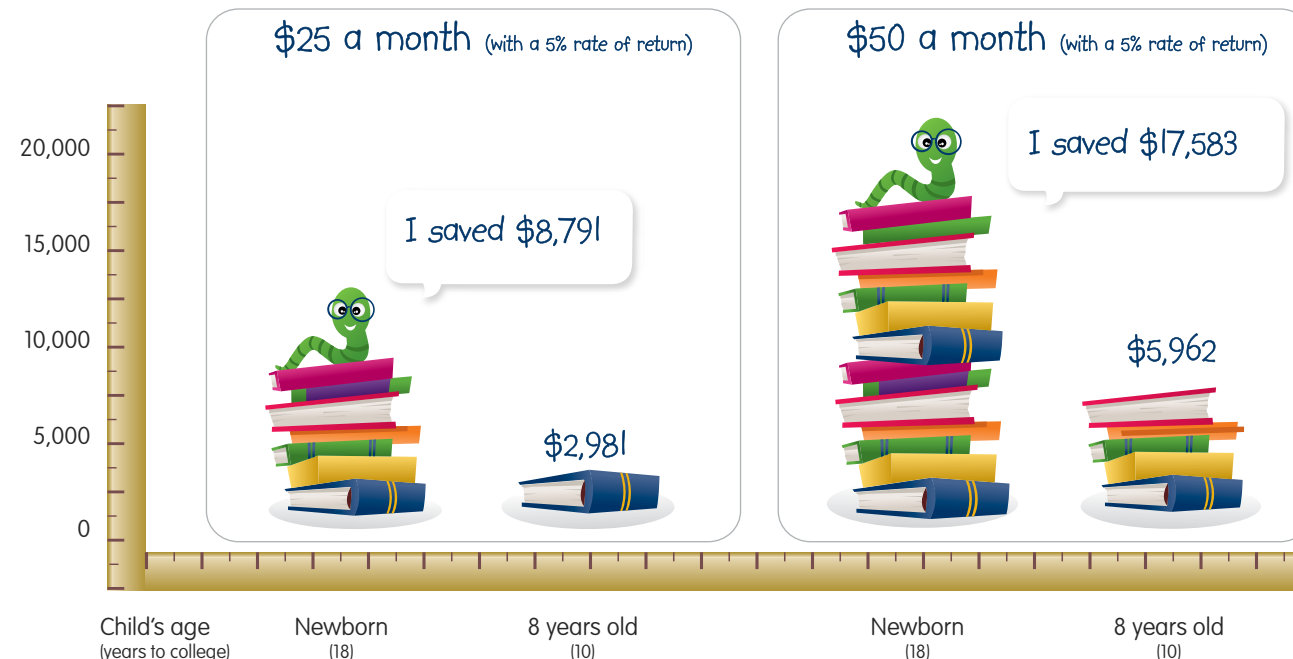
There's a reason so many cultures have a "little by little" phrase — it just makes sense. Whenever you have a big challenge it's always easier — and less overwhelming — to break it down into bite-sized pieces.

The "little by little" idea can help you save for college, too. Whether the child in your life goes on to study at an eligible college, graduate school, technical school, or vocational institution, a 529 plan can help you save — and an Automatic Investment Plan (AIP) can help you put your savings on autopilot.*

Consider this: If Bobby's family invested just \$50 a month in a 529 plan starting when he was born (assuming a 5% annual rate of return), they could potentially save as much as \$17,583 by the time he was ready to attend college 18 years later. On the other hand, if 18-year old Beth had to borrow that same amount for college (assuming a private student loan rate of 7%), she could be faced with a \$158 payment every month for 15 years!**



An AIP can add up over time.* If you invested...



The CollegeBound Saver Plan is a great way to save for education and an AIP may make it even better. Because little by little, small things can get big. Just ask anybody!

For more information on the CollegeBound Saver Plan and setting up an AIP, visit www.collegeboundsaver.com/little.

* A plan of regular investment cannot assure a profit or protect against a loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels. You should consider your financial ability to continue making purchases through periods of low price levels.

** This hypothetical example is for illustrative purposes only and assumes no withdrawals made during the period shown. It does not represent an actual investment in any particular 529 plan and does not reflect the effect of fees and expenses. Your actual investment return may be higher or lower than that shown.

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 CollegeBound Saver, call 877-517-4829, or visit collegeboundsaver.com to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. ("ABD") is Distributor of CollegeBound Saver.

CollegeBound Saver is administered by the Rhode Island State Investment Commission. 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. Invesco Advisers, Inc. serves as the Investment Manager. ABD, member FINRA/SIPC, markets and distributes CollegeBound Saver.

CollegeBound Saver's Portfolios invest in: (i) exchange-traded funds, (ii) mutual funds and (iii) separate accounts. Investments in CollegeBound Saver are municipal securities that will vary with market conditions. Investments are not guaranteed or insured by the State of Rhode Island, the office of the General Treasurer of Rhode Island, the Rhode Island State Investment Commission, or any instrumentality thereof.

Investments are not FDIC insured, may lose value and are not bank guaranteed.

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Below is important information that supplements this document.

1. The Municipal Securities Rulemaking Board (the MSRB) has recently amended its rule governing certain required disclosure on municipal fund security product advertisements, including those relating to qualified tuition programs (529 plans). As a result of these changes, the below information replaces the similar information on this document:

“consider before investing 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 such state’s qualified tuition program.”

2. Effective for tax year 2018, the IRS has increased the amount of the annual gift tax exclusion from \$14,000 (\$28,000 for a married couple) to \$15,000 (\$30,000 for a married couple). You can also contribute up to \$75,000 per beneficiary in a single year (up to \$150,000 for married couples) to take advantage of five years’ worth of federal tax-free gifts at one time. The gift will be prorated over five years. In the event the donor does not survive the five-year period, a prorated amount will revert back to the donor’s taxable estate.