

Opening a 529 Plan is  
as easy as opening a book.

*And just as beneficial.*

Program Logo



A 529 savings plan can help parents, relatives, and friends provide for a student's postsecondary education. It offers unique tax benefits and earnings potential.

- Tax-advantaged investing
- Ease of funding with reasonable amounts
- Complete control over your assets
- Investment flexibility
- Estate planning benefits

Remember, college is a long-term investment. Like other investments, most families pay for college through savings, current income, and borrowing. This means that the more you save, the less you'll need to borrow—and the less you'll need to take from current income. A small amount invested early on can really add up. As shown below, you can't start too soon.



Chart source: American Century. This example is based on an initial investment of \$2,500 with \$250 added each of the following months (made on the first day of each month) for a total of 13 years and assumes a constant rate of return of 7% per year. When starting at birth, the investments stop when the child turns 13. It is not meant to be an indicator of the future performance of your investment. Performance may vary when investing through an advisor, and, due to market fluctuations, the value of your investment may be less than the amount of money that you have invested.

A <Program Name> financial consultant is available to meet with you—at no cost or obligation—to review your education funding options, and help you choose a plan that works best for you. Please call <Number> today to schedule your complimentary meeting.

PROGRAM NAME is a service of IFMG Securities, Inc. (IFMGSI). Securities are offered through IFMGSI, a registered broker dealer (member NASD & SIPC). Insurance is offered through IFS Agencies, Inc. (IFSA), a licensed insurance agency. IFMGSI and IFSA, located at 100 Manhattanville Road, Purchase, NY 10577, (800) 873-4374, are not affiliated with BANK NAME.

NOT FDIC | MAY LOSE VALUE | NO BANK GUARENTEE  
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT ENTITY