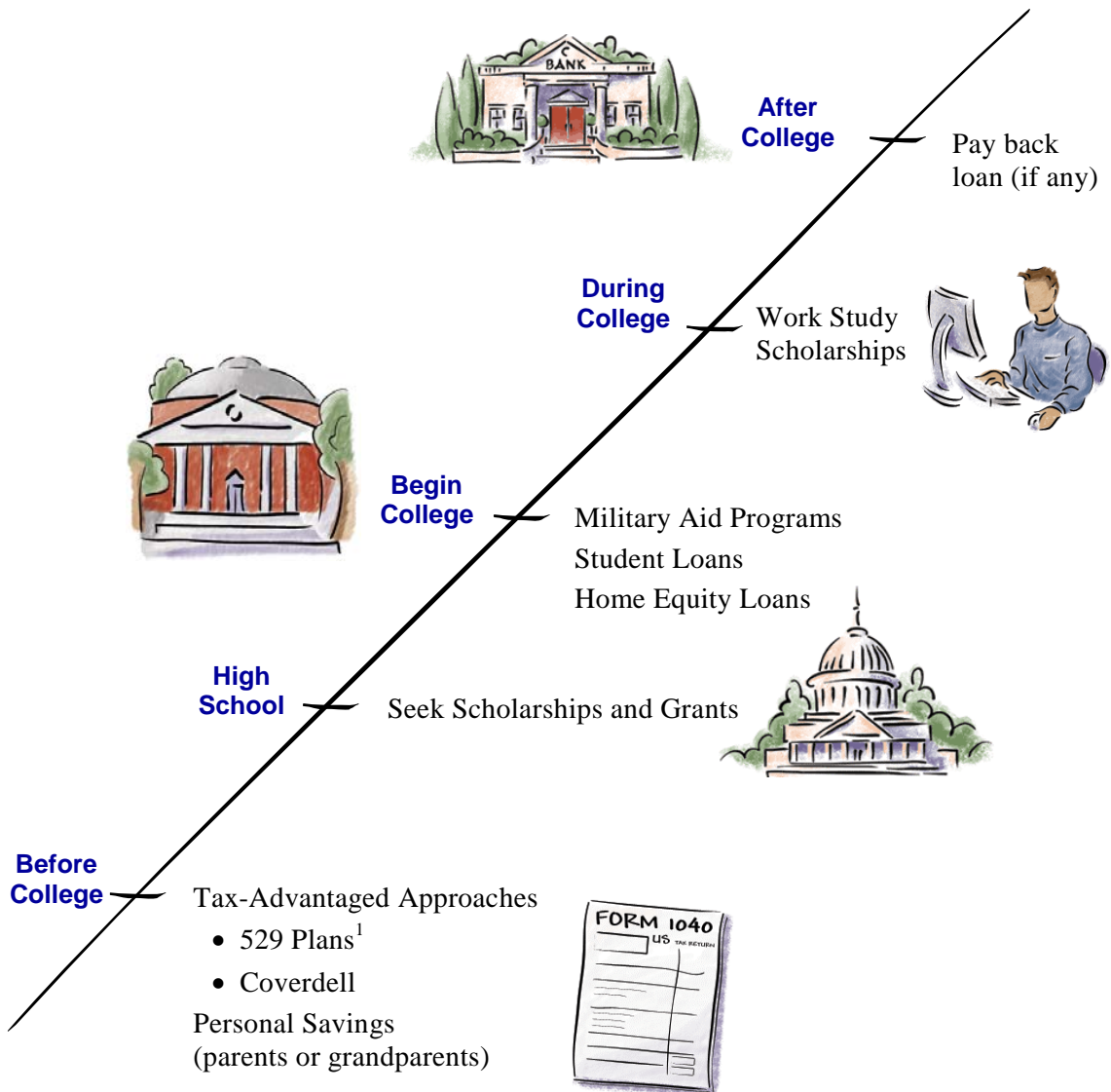


Ways to Pay for College

For many parents, providing a college education for their children is an important family goal. Paying for that education, however, has never been easy. The key step is to begin the planning process as early as possible.



¹ Federal law does not allow deductions for contributions to 529 plans, although growth inside a plan is tax-deferred and qualified distributions are tax-exempt. State or local tax law, however, can vary widely. 529 plans involve investment risk, including possible loss of funds, and there is no guarantee a college-funding goal will be met. The fees, expenses, and features of 529 plans vary from state to state.