



Disclosures

The information provided to you by Brad Baldrige is for educational purposes only. It is not intended to constitute specific personalized recommendations or advice. Please consult with Brad or another qualified professional before acting on any of this information.

Investing involves risk, and, depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal.

529 College Savings Plans

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses, and 529 Product Program Descriptions. These documents can be obtained from a financial professional or directly from the plan's website. Please read them carefully before investing.

Depending on your state of residence, there may be an in-state plan that offers tax and other benefits, which may include financial aid, scholarship funds, and protection from creditors.

Before investing in a 529 plan, investors should consult a tax professional. If withdrawals from 529 plans are used for purposes other than qualified education expenses, the withdrawal could be subject to a 10% federal tax penalty, state penalties, federal income tax, and state income tax.

Brad Baldrige

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