



## **Disclosures**

The information provided to you today is for educational purposes only. It is not intended to be specific recommendations or advice. Please consult with a qualified professional before acting on any of this material.

Investing involves risk. 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 information and other important information are contained in the fund prospectuses, summary prospectuses and 529 Product Program Description. 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 any state's 529 plan, investors should consult a tax professional.

If withdrawals from 529 plans are used for purposes other than qualified education, 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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