



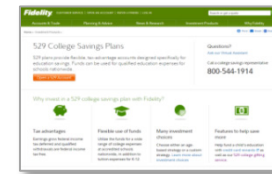
## 529 College Savings Plans

There's no doubt we would do anything for our children. And that means making sure they have the best opportunities available, including a great undergraduate experience. Anything you can save to help them pay for college can go a long way toward reducing their future student debt. The important thing to keep in mind is the longer you save—even in small amounts—the more those savings can build up.

### What to consider



A 529 plan is an education savings plan sponsored by a state or state agency. It's a flexible, tax-advantaged way to save and pay for future qualified education expenses at schools nationwide. Fidelity manages several 529 savings plans.



### Key features

- **Tax benefits:** Earnings grow federal income tax deferred and qualified withdrawals are federal income tax free.
- **Cover more than tuition:** You can use 529 funds to pay for room and board, books, and computers.
- **Flexibility:** 529 funds can be used for qualified higher-ed expenses at any eligible institution, and may be transferred to any eligible family member of the original beneficiary.

### How it works

- 1 **Compare 529s by state**  
You can invest in 529 savings plans from states across the country. Be sure to consider your own state plan as it may have additional benefits, including state tax advantages.
- 2 **Open a 529 account**  
If a Fidelity 529 account is the right fit for you, open an account online or through a Fidelity college savings representative.
- 3 **Get started on your goal**  
After you open your account, you'll determine how to fund it, and then choose investment options to help you reach your goal.

### Where to get more information

[NetBenefits.com/CollegeSavingsHelp](https://www.fidelity.com/NetBenefits.com/CollegeSavingsHelp)

*Please see reverse side for important information.*



The UNIQUE College Investing Plan, U.Fund College Investing Plan, Delaware College Investment Plan, the Fidelity Arizona College Savings Plan and the Connecticut Higher Education Trust (CHET) 529 College Savings Plan - Direct Plan are offered by the state of New Hampshire, MEFA, the state of Delaware, and the state of Arizona with the Arizona State Treasurer's Office as the Plan Administrator and the Arizona State Board of Investment as Plan Trustee, and the Treasurer of the state of Connecticut respectively, and managed by Fidelity Investments.

If you or the designated beneficiary is not a New Hampshire, Massachusetts, Delaware, Arizona or Connecticut resident, you may want to consider, before investing, whether your state or the beneficiary's home state offers its residents a plan with alternate state tax advantages or other state benefits such as financial aid, scholarship funds and protection from creditors.

Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.

Please carefully consider the plan's investment objectives, risks, charges, and expenses before investing. For this and other information on any 529 college savings plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view one online. Read it carefully before you invest or send money.

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