

Why **save** for college?

Opening an account for a child may have a big impact on them later. Studies show that children are up to seven times more likely to attend college than those without an account.*

Even if you can't save all the money needed to fund an education, every dollar you save now may potentially be one you don't have to pay back later with interest. Every little bit helps. **Start today!**

You can open an account with as little as **\$15**, and it takes just minutes to get started!

Get started today:

- 1** Visit NV529.ORG
- 2** Click on "Open a 529 Account"
- 3** Complete the required forms & **START SAVING!**

*Elliott & Beverly, The role of savings and wealth in reducing "wilt" between expectations and college attendance; Journal of Children & Poverty, 2011.

SSGA Upromise 529
P.O. Box 55578

Boston, MA 02205-5578
NV529.ORG 1.877.486.9251

For more information about the SSGA Upromise 529 Plan ("the Plan") download the Plan Description and Participation Agreement or request one by calling 1-800-587-7305. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing.

Consider before investing whether your or the beneficiary's home state offers any state tax or other state benefits, such as financial aid, scholarship funds, and protection from creditors, that are only available for investments in such state's qualified tuition program.

Effective for tax year 2018, the IRS has increased the amount of the annual gift tax exclusion from \$14,000 (\$28,000 for a married couple) to \$15,000 (\$30,000 for a married couple). You can also contribute up to \$75,000 per beneficiary in a single year (up to \$150,000 for married couples) to take advantage of five years' worth of federal tax-free gifts at one time. The gift will be prorated over five years. In the event the donor does not survive the five-year period, a prorated amount will revert back to the donor's taxable estate.

The SSGA Upromise 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"). Ascensus Broker Dealer Services, LLC. (ABD) serves as the Program Manager. ABD has overall responsibility for the day-to-day operations, including provision of certain marketing services. State Street Global Advisors (SSGA) serves as Investment Manager for the Plan except for the Savings Portfolio, which is managed by Sallie Mae Bank, and also provides or arranges for certain marketing services for the Plan. The Plan's Portfolios invest in either (i) Exchange Traded Funds and mutual funds offered or managed by SSGA or its affiliates; or (ii) a Federal Deposit Insurance Corporation (FDIC)- insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences. Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.

SSGA promise529

Start small, dream big.

A college savings plan created specifically for Nevadans.

Open an account
for **only \$15**

meet**SAGE**  NV529.ORG



Administered by
Nevada State Treasurer
Zach Conine

College Savings with Built-in Benefits

Affordability

You can open an account for as little as \$15 and then continue to make contributions as you choose.

Simplicity

Get information, enroll, and manage your account online at any time.

Unique Nevada Benefits

Nevada residents pay no annual fees, and programs like the Silver State Matching Grant can help grow your account.

Tax Advantages

Any earnings grow tax-deferred, with withdrawals used for qualified higher education expenses being exempt from federal income taxes.*

New in 2018: Use to pay for K-12 tuition up to \$10,000 per year, per student.**

Flexibility

Use your savings at any eligible college, university or technical school in the country.

*Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

**Up to \$10,000 per year may be withdrawn, in the aggregate, from all 529 plan accounts for a student, without incurring federal or certain state income-tax, if used for expenses for tuition in connection with enrollment or attendance at a public, private, or religious elementary or secondary (K-12) schools. State tax benefits and treatment of withdrawals for K-12 tuition expenses may vary by state, may not have been updated for changes in federal tax law and may be uncertain. Please consult with a tax advisor concerning your state

Silver State Matching Grant[†]

Your investment in their future has met its match. If qualified, your contributions will be matched dollar-for-dollar up to \$300 per calendar year, for up to five years. There is a lifetime maximum of \$1,500 over five (5) years per beneficiary. Just meet the following qualifications to help you get a jump-start on saving for college:

- **Must have a qualified SSGA Upromise 529 Plan account**
- **Must have a household income of less than \$75,000 per year**
- **Must be a Nevada resident**
- **Must apply between April 1 and July 31**
- **Beneficiary must be 13 years old or younger on first application**

[†]Matching grants are subject to availability of funds, and there is no guarantee of the continued operation of the Silver State Matching Grant Program.



Make Saving for College a Team Effort



Ugift[®]

A way for friends and family to contribute to your child's future while celebrating special occasions like birthdays, holidays, and graduations.

Automatic Contributions

The easiest way to save is a little at a time. Setting up recurring contributions to keep saving all year. Your employer may be able to help you make your contribution with payroll direct deposit.***

Nevada Employer Match

Ask your employer if your company offers matching contributions to your qualified Nevada 529 college savings plan. Nevada businesses may qualify for a modified business tax credit of up to \$500 when it matches an employee's contributions into the plan.

***A plan of regular investment cannot assure a profit or protect against a loss in a declining market.