

NC 529 Plan



Start saving for college now

CFNC.org/NC529

North Carolina's National College Savings Program

College
Foundation
of North Carolina

Enrollment and Account Maintenance

Setting up an account is easy:

- Enroll online at CFNC.org/NC529 or
- Request an enrollment kit by phone at 800-600-3453 or e-mail savings@CFNC.org

Managing your account is simple:

- Check your account online
- Add or change information on your account
- Set up regular or one-time automatic contributions
- Change the allocation of contributions
- View and print statements and transactions
- Opt for electronic delivery of statements and other communications
- Request withdrawals

The CFNC website, CFNC.org, also has valuable information to help you and your student plan, apply, and pay for college.

Advantages of North Carolina's 529 Plan

Now is the time to start a college savings strategy for your child, yourself, or someone else important to you. With North Carolina's National College Savings Program, contributions you make today create a gift that lasts a lifetime—an education.

Accessible

A parent, relative, friend—even an organization—can open an account. And the beneficiary can be any age, from a newborn to an adult.

Affordable

You decide when and how much you can afford to invest. The minimum contribution is only \$25. Make lump-sum contributions or set up automatic payments.

Comprehensive

The NC 529 Plan offers a wide variety of investment options from multiple investment managers.

The investment options cover a range of financial strategies, from conservative to aggressive. Choose the combination that meets your objectives and risk tolerance.

For a description of each investment option, visit CFNC.org/NC529. Detailed information is available in the Program Description and should be reviewed carefully before you enroll.

Tax-Free* Earnings

Account earnings are free from federal and North Carolina income taxes when your money is used to pay for qualified higher education expenses.

* The features of a qualified tuition program are complex and involve significant tax issues. The earnings portion of withdrawals not used for qualified higher education expenses are subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax benefits may be contingent on meeting other requirements.

Tax Deduction

North Carolina taxpayers contributing to an account in the NC 529 Plan may be eligible for an annual tax deduction for contributions of up to \$2,500 (individual) or \$5,000 (married couple filing jointly). Consult your tax advisor for more information.

Flexible

You can use the money at virtually any college, anywhere in the country for qualified higher education expenses, such as tuition, fees, room and board, and books.

Easy

Online enrollment is quick and easy at CFNC.org/NC529. A paper enrollment kit is also available upon request.

More Advantages

North Carolina's 529 Plan is open to residents of any state. You make your own investment choices and enroll directly. There are no enrollment fees or sales charges to open your account.

If you need additional funds when college starts, with an account in the NC 529 Plan, you and your beneficiary are eligible to apply for low-cost loans through North Carolina's Federal Family Education Loan Program.

For more ways to pay for college—and for admission and career information—explore CFNC.org.

NC 529 Plan Investment Options

AGE-BASED OPTIONS

- **V Fund Conservative Track** (Mutual Funds from The Vanguard Group, Inc.)
- **V Fund Moderate Track** (Mutual Funds from The Vanguard Group, Inc.)
- **V Fund Aggressive Track** (Mutual Funds from The Vanguard Group, Inc.)

INDIVIDUAL OPTIONS

- **Aggressive Stock Fund** (Managed by NCM Capital Management Group, Inc.)
- **Dependable Income Fund** (Managed by North Carolina State Treasurer)
- **V Fund 1** (Vanguard® LifeStrategy Growth Fund)
- **V Fund 2** (Vanguard LifeStrategy Moderate Growth Fund)
- **V Fund 3** (Vanguard LifeStrategy Conservative Growth Fund)
- **V Fund 4** (Vanguard LifeStrategy Income Fund)
- **V Fund 5** (Vanguard Prime Money Market Fund)**
- **V Fund 6** (Vanguard Total Stock Market Index Fund)
- **V Fund 7** (Vanguard Total International Stock Index Fund)
- **V Fund 8** (Vanguard Total Bond Market Index Fund)

Vanguard is a registered trademark of The Vanguard Group, Inc.

**The V Fund 5's investment in the Vanguard Prime Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the underlying Vanguard Fund seeks to preserve the value of the investment at \$1 per share, it is possible that the V Fund 5 may lose money by investing in the underlying Vanguard Fund.



For more information about North Carolina's National College Savings Program, please review the complete Program Description and Enrollment Agreement available at CFNC.org/NC529 or contact 800-600-3453 to request an enrollment kit that includes both. Before opening an Account, or contributing funds to an existing Account, you should carefully read and consider the Program Description, which includes information on investment objectives, risks, charges, expenses, and other important information. Check with your home state about tax or other benefits associated with investing in its own qualified tuition plan.

North Carolina's National College Savings Program is a program of the State of North Carolina, established and maintained by the State Education Assistance Authority (Authority) as a qualified tuition program under federal tax law, and administered by College Foundation, Inc. (CFI). Investment Options feature funds from NCM Capital Management Group, LLC; the State Treasurer of North Carolina; and The Vanguard Group, Inc.

The features of a qualified tuition program are complex and involve significant tax issues. The earnings portion of withdrawals not used for qualified higher education expenses are subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax benefits may be contingent on meeting other requirements.

The Investment Options are not guaranteed by the State of North Carolina, the Authority, CFI, or any investment manager. Participation in the Program involves investment risk, which may include the loss of principal. Accounts are not bank deposits and are not insured by the FDIC or any governmental unit or private person. Participants assume all responsibility for federal and state tax consequences.



800.600.3453