

CollegeAmerica is a nationwide plan sponsored by



A gift of \$ _____ has been made to a CollegeAmerica® 529 savings account.
contribution

On behalf of _____ From _____
beneficiary

Message _____

Financial professional _____ Phone _____

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

This gift certificate is to notify beneficiaries that a contribution has been made to a CollegeAmerica account. CollegeAmerica is a tax-deferred savings program designed to pay for qualified education expenses. This is not an actual share certificate, has no value and does not represent ownership of the CollegeAmerica account or ownership interest in any of the American Funds. Such an interest is reflected only on an account statement or stock certificate. Only the account owner (rather than the beneficiary) can make withdrawals, change beneficiaries or change investments, etc.

CollegeAmerica: Helping to make your dreams a reality

- **Tax-advantaged savings.** Withdrawals from a CollegeAmerica 529 savings plan account are free from federal and, in almost all cases, state income tax if the money is used for qualified education expenses. (Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies.)
- **Use assets to pay for qualified education expenses.** Funds from a 529 plan can be used for more than a traditional college education. They have a much broader use that includes a growing variety of non-college educational and occupational training expenses.

If withdrawals from 529 plans are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal, and if applicable, state income tax. States take different approaches to the income tax treatment of withdrawals. For example, withdrawals for K-12 expenses may not be exempt from state tax in certain states. Tax deductions may be disallowed in the event of non-qualified withdrawals.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and/or summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing. Similar information is contained in the CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before

investing. CollegeAmerica is distributed by Capital Client Group, Inc., and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

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Capital Client Group, Inc.



Dream big.

I want to be... a mechanic
an engineer
an architect
a teacher a doctor