



A CollegeAmerica 529 savings plan can help your employees put their loved ones or themselves through college.

89% of employees indicated that they would be likely to open a 529 account if one was offered at work,¹ yet only 7.1% of companies are offering corporate-sponsored 529 plans.²

The country's largest 529 plan³ offers these benefits for employers

- **No setup costs** – There are no account setup or maintenance costs incurred by you.
- **Minimal administration** – Employees manage their accounts directly with your plan's financial professional.
- **Automatic payroll deductions** – You can offer payroll deductions to make it easy for employees to invest.
- **Wide eligibility** – Large and small businesses, professional offices, startups and even sole proprietorships can launch a 529 plan.
- **Employee loyalty** – A tax-advantaged investment vehicle can help attract, motivate and retain employees. (Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies.)

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.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and 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.

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

Why employees should choose a CollegeAmerica account

- **No up-front sales charges** – Because they invest in Class 529-E shares offered only through an employer-sponsored plan, employees don't incur up-front sales charges.
 - **Low fees** – CollegeAmerica's fees are among the lowest for advisor-sold 529 college saving plans⁴
 - **High marks** – CollegeAmerica is among Morningstar's highly rated advisor-sold 529 college savings plans⁵
 - **Flexible solutions** – Easy-to-use investment options include target date funds.
 - **A lifetime of learning** – Save for a child's K-12 or college education, their own continuing education or apprenticeships through retirement. Qualified education expenses include tuition for an elementary or secondary private or religious school (kindergarten through 12th grade) up to a maximum of \$10,000 incurred during the taxable year per beneficiary. Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies.
- For apprenticeships, qualified education expenses include expenses for fees, books, supplies and equipment required for the participation of a designated beneficiary in certain apprenticeship programs.

How to get started



AUTHORIZE

Complete the employer authorization form (provided by your financial professional) selecting how employees can contribute – automatic payroll deductions or from their bank accounts through automated clearing house (ACH).



INFORM

Visit our CollegeAmerica webpage to find practice-building ideas and online resources, like the College Savings Calculator.



EDUCATE

Invite employees to an enrollment meeting led by your financial professional.

For more information about CollegeAmerica, visit capitalgroup.com/collegeamerica.

¹ 529 Industry Analysis (2024 edition), ISS Market Intelligence.

² New Proprietary Survey on the 529 Employer Channel, ISS Market Intelligence, February 20, 2024.

³ Largest by assets, according to the 529 Quarterly Data Update, Fourth Quarter 2024 from ISS Market Intelligence. As of December 31, 2024, CollegeAmerica's assets under management (AUM) was \$94.7 billion.

⁴ 529 College Savings Quarterly Fee Analysis, Fourth Quarter 2024 from ISS Market Intelligence. CollegeAmerica's fees were in the lowest fee tertile of the 32 national advisor-sold 529 plans and in the lowest fee quartile of the 29 national fee-based, advisor-sold 529 plans, based on the average annual asset-based fees that included CollegeAmerica's Class 529-A and 529-F-3 shares, respectively.

⁵ Morningstar, "Morningstar 529 Ratings: The Best Plans of 2024. October 29, 2024. Morningstar ratings are based on the following criteria: process, people, parent and price.

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