

CollegeAmerica is a nationwide plan sponsored by **Virginia529**®



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

On behalf of _____
beneficiary

From _____

Message _____

Financial advisor _____ **Phone** () _____

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 eligible education expenses.** You can use the money to pay for many expenses such as K-12 tuition or room and board, required books and supplies, and tuition at undergraduate or graduate educational institutions nationwide.

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. Also, aggregate distributions for eligible K-12 tuition cannot exceed \$10,000 per beneficiary per taxable year.

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 prospectus, summary prospectus 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., Interests in CollegeAmerica are 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.

A young child with dark hair, wearing a grey patterned shirt, is focused on playing with a large green caterpillar toy. The caterpillar has black segments and red eyes. The child is holding it by its head. In the background, there are colorful building blocks (green, blue, yellow) and a world map on the wall.

Dream big.

I want to be...

an engineer

an architect

a teacher

a doctor