



**CAPITAL  
GROUP®**

**CollegeAmerica®**  
529 education savings plan



**Your employer's  
education  
savings plan is  
here to help**

CollegeAmerica is a nationwide plan sponsored by  **Commonwealth  
Savers™**

# Save for a lifetime of learning

An education is one of the most significant investments you can make. Whether saving for a child's kindergarten to 12th grade (K-12) education, a teenager's college expenses or your own continuing education to advance or change your career, your CollegeAmerica plan at work can help you and your loved ones succeed.

## Open an account for anyone

CollegeAmerica is not just for college-bound children. Open an account for nieces, nephews, friends — or even yourself.

## Let tax savings add up over time

Earnings in your CollegeAmerica account are free from federal and, in many cases, state taxes, provided they're used to pay a broad range of qualified educational expenses. This can help you accumulate more over the long term.

## Simply choose an amount you can comfortably contribute

CollegeAmerica at work lets you open an account for as little as \$25. As your circumstances change, you can adjust your contribution to grow your savings even faster and reach your education savings goals sooner.

Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies, 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.

---

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

# Invest in a bright future

Why CollegeAmerica at work?



## Convenience of automatic investing

You can easily invest on a regular basis through deductions from your personal bank account or payroll deductions (if available).



## No up-front sales charge

Because you invest in Class 529-E shares offered only through your employer's 529 savings program, you don't have to pay an up-front sales charge. That way, more of your money goes toward pursuing your goals.

## Common concerns about college savings plans

### Your beneficiary doesn't need the money.

Transfer the account to another beneficiary. Eligible beneficiaries include the beneficiary's sibling, cousin, in-law or even yourself.

### You're concerned about a young adult handling the account.

Rest assured that you, as the account owner, maintain control of the account.

### A four-year college isn't in your beneficiary's plan.

Pay for tuition and related fees for trade and vocational schools, community colleges, seminaries, study-abroad programs run through U.S. eligible schools, certain apprenticeship programs and elementary or secondary (K-12) private or religious schools. Also, a 529 account can be used to pay for certain postsecondary professional credentialing and certification program expenses. Qualified kindergarten to 12th grade (K-12) expenses include (but are not limited to) tuition, curriculum materials, textbooks, instructional materials and online education materials up to a maximum of \$20,000 incurred during the taxable year per beneficiary. However, note that not all states treat K-12 expenses as qualified expenses for state tax purposes.

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

# Get started today

It's easy to get started. The sooner you do, the longer your tax-advantaged savings can grow.

Just three steps, and you're on your way.

1

Ask your employer about getting a CollegeAmerica application and program description.

2

Fill out the application and select your investments. Visit our website or talk to your financial planner to determine the investments that are right for you.

3

Complete the application and return it to your employer. Check whether automatic payroll deductions are available.

For more information about CollegeAmerica, visit [capitalgroup.com/529](https://capitalgroup.com/529).

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

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

Capital Client Group, Inc.