



CollegeAmerica is a nationwide plan sponsored by
Commonwealth Savers

To _____

From _____

Gift amount _____

Message _____

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.

Capital Client Group, Inc.

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 photograph of a winter forest scene. Tall evergreen trees are heavily covered in snow, and the ground is a smooth, white expanse. Sunlight filters through the branches, creating a warm, golden glow. The overall mood is peaceful and serene.

Happy holidays!