

TheCaseSolutions.com

TheCaseSolutions.com
Top Rated 529 Plans



TheCaseSolutions.com
The ScholarShare College Savings Plan



What is a 529 Plan?


A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as "qualified tuition plans," are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code.

TheCaseSolutions.com

The Best Investment Option For Us



Report One



Why is this Better than a Bank's Saving Account?



So Shall We Start Saving?



VIRGINIA INVESTMENT PARTNERS OPTIMAL PORTFOLIO ALLOCATION

TheCaseSolutions.com

TheCaseSolutions.com
Top Rated 529 Plans



TheCaseSolutions.com
The ScholarShare College Savings Plan



What is a 529 Plan?

A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as "qualified tuition plans," are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code.

TheCaseSolutions.com

The Best Investment Option For Us



Phone Call



Why is this Better than a Bank's Saving Account?



So Shall We Start Saving?



VIRGINIA INVESTMENT PARTNERS OPTIMAL PORTFOLIO ALLOCATION

What is a 529 Plan?

A 529 plan is a tax-advantaged savings plan designed to encourage saving for future college costs. 529 plans, legally known as “qualified tuition plans,” are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code.

TheCaseSolutions.com

Pro vs. Con

Pros

- 529 plans are tax-deferred investments (tax-free withdrawals)
- Your account earns interest (most invest your money in stocks and bonds)
- An automatic investment option (set up automatic withdrawal from savings or checking account)
- You can contribute as much as you want (we put in what we can afford)
- Your money is portable (the money can go toward any college and transferred to another child if needed)

Cons

- You must use the money for college (10% penalty for money used for non-college related items...a good "rule of thumb" is to try to save an amount equal to the cost of four years of college at an in-state, public college.)
- It could affect your financial aid eligibility (Currently, it does not. 529 plans are considered parents' assets)
- Your investment options are limited (10% penalty on money if we decide to move the money)

TheCaseSolutions.com

TheCaseSolutions.com

Top Rated 529 Plans

One-year performance ranking

Rank State Plan Performance score

- 1 California The ScholarShare College Savings Plan 21.38
- 2 District of Columbia DC 529 College Savings Program (Direct-sold) 22.90
- 3 Illinois Bright Start College Savings Program -- Direct-sold Plan 24.37
- 4 West Virginia SMART529 WV Direct College Savings Plan 26.26
- 5 South Carolina Future Scholar 529 College Savings Plan (Direct-sold) 27.29
- 6 Maine NextGen College Investing Plan -- Client Direct Series 28.03
- 7 Michigan Michigan Education Savings Program 31.01
- 8 Minnesota Minnesota College Savings Plan 33.40
- 9 Utah Utah Educational Savings Plan (UESP) 33.58
- 10 Nebraska Nebraska Education Savings Trust - Direct College Savings Plan 33.98

Three-year performance ranking

Rank State Plan Performance score

- 1 District of Columbia DC 529 College Savings Program (Direct-sold) 15.20
- 2 New York New York's 529 College Savings Program -- Direct Plan 25.00
- 3 Maine NextGen College Investing Plan -- Client Direct Series 26.44
- 4 California The ScholarShare College Savings Plan 27.06
- 5 Tennessee TNStars College Savings 529 Program 27.26
- 6 Florida Florida 529 Savings Plan 31.15
- 7 Utah Utah Educational Savings Plan (UESP) 31.83
- 8 New Jersey NJBEST 529 College Savings Plan 34.95
- 9 South Carolina Future Scholar 529 College Savings Plan (Direct-sold) 35.11
- 10 Ohio Ohio CollegeAdvantage Direct 529 Savings Plan 36.12

Five-year performance ranking

Rank State Plan Performance score

- 1 District of Columbia DC 529 College Savings Program (Direct-sold) 18.42
- 2 New York New York's 529 College Savings Program -- Direct Plan 24.99
- 3 Maine NextGen College Investing Plan -- Client Direct Series 27.97
- 4 Utah Utah Educational Savings Plan (UESP) 30.72
- 5 Alaska University of Alaska College Savings Plan 30.91
- 6 Florida Florida 529 Savings Plan 31.51
- 7 Illinois Bright Start College Savings Program -- Direct-sold Plan 32.09
- 8 Michigan Michigan Education Savings Program 33.85
- 9 New Mexico The Education Plan's College Savings Program 34.75
- 10 Ohio Ohio CollegeAdvantage Direct 529 Savings Plan 35.62

TheCaseSolutions.com

The ScholarShare College Savings Plan

TIAA-CREF took over the management of the California ScholarShare College Savings Plan from Fidelity in November 2011. The plan features two age-based options; one using actively managed mutual funds and one using index mutual funds. It also offers 17 static investment options. Among the static portfolio options is a socially responsible investment option, as well as one that protects principal.

Investment Options

Age-based investment options:

Choose between 2 age-based options, one invested in actively-managed mutual funds and the other invested in index mutual funds. Contributions are placed into the portfolio corresponding to the beneficiary's age. The portfolios automatically shift to a more conservative investment allocation over time.

Static investment options:

Select among 12 multi-fund portfolios, 4 individual-fund portfolios (including the Social Choice Portfolio), and a principal-protection portfolio.

Underlying investments:

Actively-managed portfolios: T. Rowe Price, TIAA-CREF, DFA, PIMCO. Index-fund portfolios: TIAA-CREF. The Principal Plus Interest Option is provided through a funding agreement with TIAA-CREF Life.

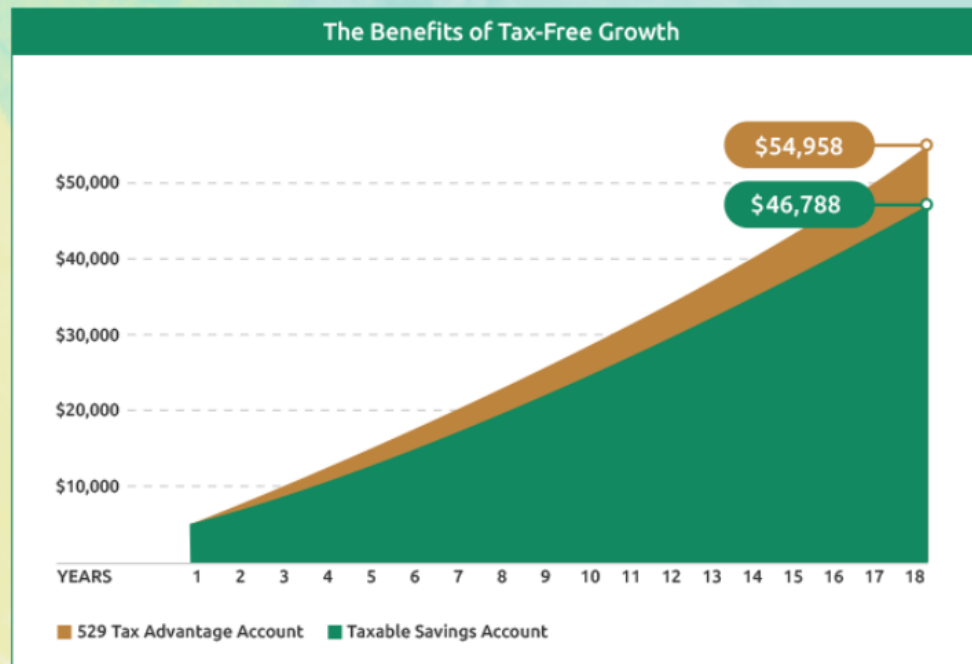
The Best Investment Option For Us

The *Age-Based Portfolio* Option seeks to match the investment objective and level of risk to the investment horizon by factoring in the child's current age and the number of years before they turn 18. Depending on this age, contributions to these Investment Portfolios will be placed in various age bands, each of which has a different investment objective and investment strategy.

The age bands for younger Beneficiaries seek a favorable long-term return by primarily investing in mutual funds that primarily invest in equity and real estate securities, which may have greater potential for returns than debt securities, but which also have greater risk than debt securities. As a Beneficiary nears college age, the age bands invest less in mutual funds that invest in equity and real estate securities and more in mutual funds that invest in debt securities and in other investments that seek to preserve principal.

TheCaseSolutions.com

Why is this Better than a Bank's Saving Account?



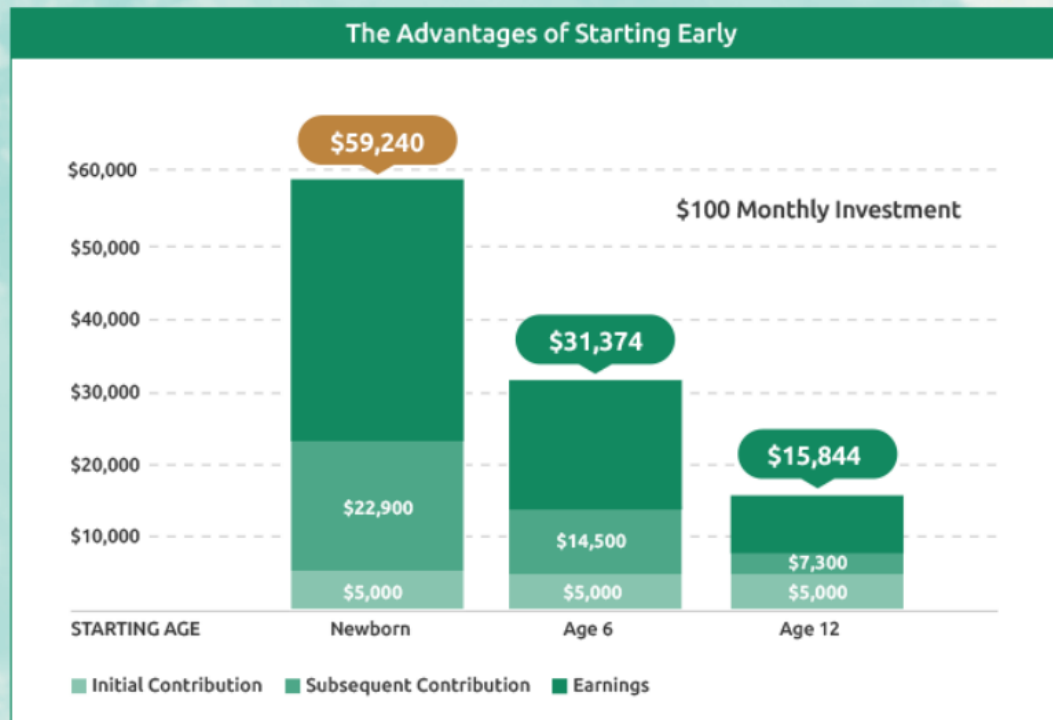
TheCaseSolutions.com

Why

Year	Value
1	~\$5,000
2	~\$6,000
3	~\$7,000
4	~\$8,000
5	~\$9,000
6	~\$10,000
7	~\$11,000
8	~\$12,000
9	~\$13,000
10	~\$14,000
11	~\$15,000
12	~\$16,000
13	~\$17,000
14	~\$18,000
15	~\$19,000
16	~\$20,000
17	~\$21,000
18	~\$22,000

TheCase

Why Start Now?



TheCaseSolutions.com

