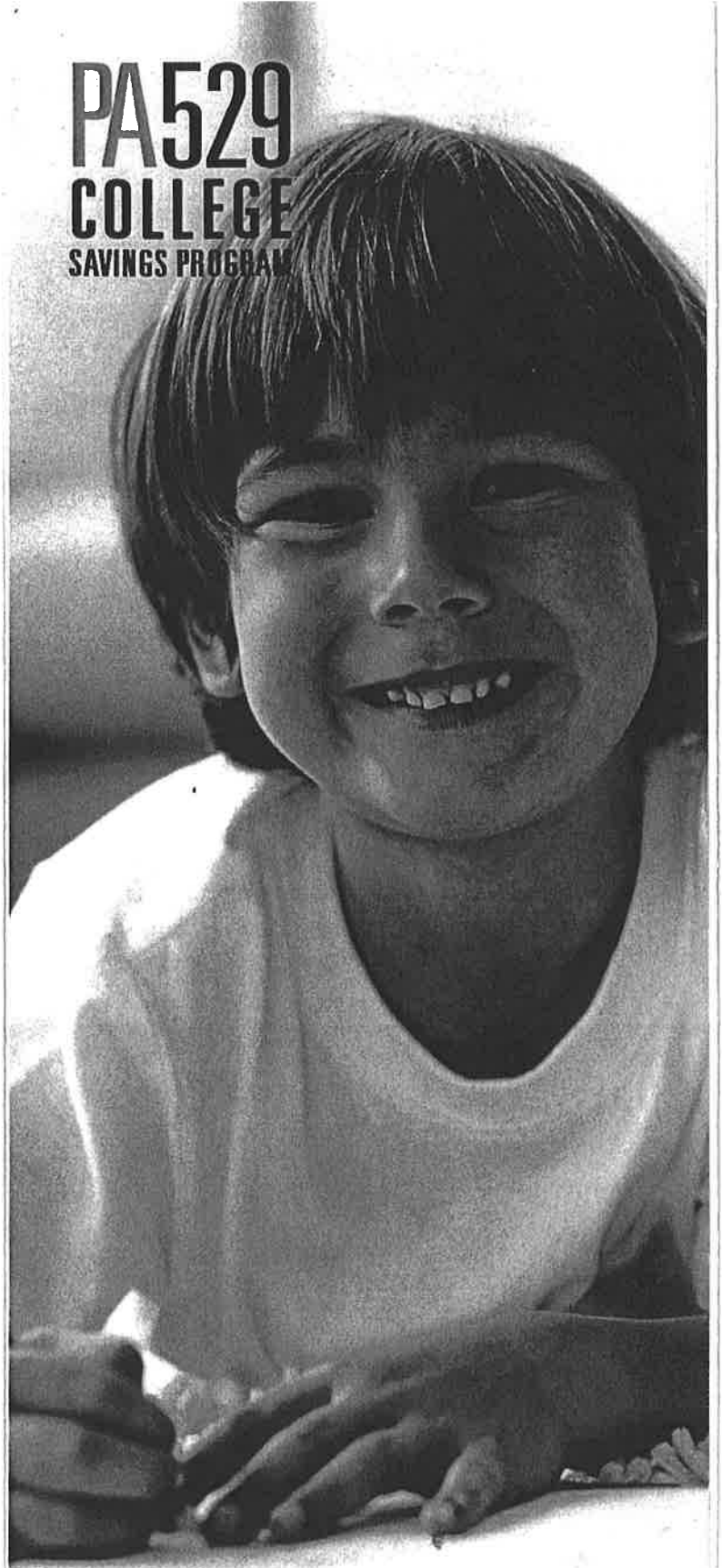


PA529
COLLEGE
SAVINGS PROGRAM



Start saving for college today.

Many financial experts agree that 529 college savings plans are one of the best ways for families to save.

Two plans to choose from.

PA 529 GUARANTEED SAVINGS PLAN (GSP):

- A simple, lower-risk way to help keep pace with rising college tuition costs.
- Save at today's lower GSP credit rates.
- Growth is based on tuition inflation.
- Exclusively for Pennsylvanians (either the account owner or beneficiary must be a resident).

PA 529 INVESTMENT PLAN (IP):

- Financial options provided by The Vanguard Group.
- Select from 13 options – from conservative, to balanced, to aggressive – including three age-based options.
- Returns are based on the investment options that you select.

PA 529 plan benefits.

SAVE AND REDUCE YOUR TAXES.

State Tax Deductions.

Deduct contributions up to \$13,000 per beneficiary per year (up to \$26,000 per couple) from Pennsylvania taxable income.

Tax-Deferred Growth.

The earnings grow federal and state tax-free.

Tax-Free Withdrawals.

Withdrawals for qualified expenses are not subject to federal or state income taxes.

FLEXIBLE.

Use your account for most colleges nationwide; universities, community colleges, career schools, and law, medical, or business schools qualify. To search for eligible schools, visit fafsa.ed.gov.

PAY FOR MORE THAN JUST TUITION.

You can use your account to pay for tuition, certain room and board costs, required books, and supplies.

Get started today.

Open an account.

Review your financial goals and select the plan suits your needs. Enroll online at PA529.com (postcard below to obtain a free enrollment kit).

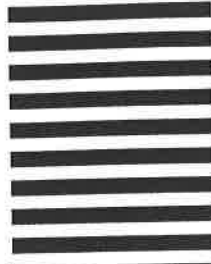
Make contributions.

Contribute any amount (minimum \$15 for the and \$25 for the PA 529 IP) – in a lump sum, per automatically by payroll deduction or bank tra.

Use your account.

Use your available account balance to cover qu higher education expenses.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 7345 HARRISBURG PA

POSTAGE WILL BE PAID BY ADDRESSEE

Cut along the dotted line and return to the PA 529 College Savings Program.

More ways to save for college —

EARN ADDITIONAL SAVINGS WITH UPROMISE®

When you sign up for the Upromise Service, you can earn a percentage back by shopping online or in-store, eating out, buying groceries, purchasing travel, and more.

You can join the Upromise Service during enrollment or by going directly to the Upromise Service website.

EARN COLLEGE TUITION DISCOUNTS FROM SAGE SCHOLARS PROGRAM

Sign up for the SAGE Scholars Tuition Rewards Program to earn guaranteed scholarships – up to one full year's tuition – at 280+ participating private colleges and universities. Annual Tuition Rewards are earned based on the value of your eligible investments.

You can join the SAGE Scholars Program during enrollment or by accessing your account at any time. You must also register your account on the SAGE website.

A 529 COLLEGE SAVINGS PROGRAM

EXCLUSIVE PENNSYLVANIA BENEFITS

The PA 529 College Savings Program provides benefits not available from other states' 529 plans. Scan this QR Code to learn more.



PA529.COM | 800.440.4000

Rob McCord, State Treasurer

TAKE THE FIRST STEP TOWARDS SAVING FOR YOUR CHILD'S EDUCATION.

Please send me an enrollment kit for:

- PA 529 GUARANTEED SAVINGS PLAN
 PA 529 INVESTMENT PLAN

NAME _____

ADDRESS _____

EMAIL ADDRESS _____

PHONE NUMBER (____) _____

NUMBER OF CHILDREN TO SAVE FOR _____



A MESSAGE FROM TREASURER McCORD

Saving for college is a strategic investment that will pay dividends for your children well into the future, but families must find ways to incorporate college savings into their unique set of financial circumstances.

I'm proud to offer the Pennsylvania 529 College Savings Program, a tax advantaged way to help families save for the rising cost of college. Every dollar saved is one less that you will have to borrow in the future.

Warmly,

Rob McCord, State Treasurer

The Pennsylvania 529 College Savings Program sponsors two plans - the PA 529 Guaranteed Savings Plan (GSP) and the PA 529 Investment Plan (IP). The guarantee of the PA 529 Guaranteed Savings Plan is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any state agency. Before investing in either plan, please carefully read that plan's disclosure statement (available at PA529.com or by calling 1-800-440-4000) to learn more about that plan, including investment objectives, risks, fees, and tax implications.

Please note that Upromise and SAGE Scholars are optional services separate from the PA 529. Each program has specific terms and conditions which are subject to change without notice. For program details, visit Upromise.com or Tuitionrewards.com.