

More Advantages

North Carolina's 529 Plan is open to residents of any state. You make your own investment choices and enroll directly. There are no enrollment fees or sales charges to open your account.

For more ways to pay for college—and for admission and career information—explore CFNC.org, our free, in-depth college access information service.

Enrollment and Account Maintenance

Setting up an account is easy:

- Enroll online at CFNC.org/NC529 or
- Request an enrollment kit by phone at 800-600-3453 or e-mail savings@CFNC.org

Managing your account is simple:

- Check your account online
- Add or change account information
- Set up regular or one-time electronic contributions
- Change your allocation of contributions
- View and print statements and transactions
- Opt for electronic delivery of statements and other communications
- Request withdrawals

For more information about North Carolina's National College Savings Program, please review the complete Program Description and Enrollment Agreement available at CFNC.org/NC529 or contact 800-600-3453 to request an enrollment kit that includes both. Before opening an Account, or contributing funds to an existing Account, you should carefully read and consider the Program Description, which includes information on investment objectives, risks, charges, expenses, and other important information.

North Carolina's National College Savings Program is a program of the State of North Carolina, established and maintained by the State Education Assistance Authority (Authority) as a qualified tuition program under federal tax law, and administered by College Foundation, Inc. (CFI). Current Investment Options are offered by the State Treasurer of North Carolina; State Employees' Credit Union (SECU); and The Vanguard Group, Inc. (Vanguard).

Check with your home state about tax or other benefits associated with investing in its own qualified tuition plan. If you are a North Carolina taxpayer, you may be eligible for a state income tax deduction.

The features of a qualified tuition program are complex and involve significant tax issues. The earnings portion of withdrawals not used for qualified higher education expenses is subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax benefits may be contingent on meeting other requirements.

Accounts themselves are not bank or credit union deposits and are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration (NCUA). Neither the Contributions nor the earnings thereon invested in or allocated to Program Accounts are backed by the full faith and credit of the State of North Carolina or guaranteed by the Authority, CFI, SECU, or Vanguard. Notwithstanding the foregoing, Contributions and interest earned thereon allocated to the Federally-Insured Deposit Account Investment Option are guaranteed by SECU and insured by the NCUA, which is backed by the full faith and credit of the United States Government. The value of a Participant's Account will fluctuate depending on market conditions and the performance of the Investment Options selected. You could lose money by investing in the Program. Participants assume all responsibility for federal and state tax consequences.

NC 529 Plan



Start saving for college now

CFNC.org/NC529

North Carolina's National College Savings Program


College
Foundation
of North Carolina

800.600.3453

919.828.4904 (Raleigh)


College
Foundation
of North Carolina

Advantages of NC 529 Plan

Start a college savings strategy for your child, yourself, or someone else important to you with North Carolina's National College Savings Program. Contributions you make today create a gift that lasts a lifetime—an education.

Accessible

A parent, relative, friend—even an organization—can open an account. And the beneficiary can be any age, from a newborn to an adult.

Affordable

You decide when and how much you can afford to invest. The minimum contribution is only \$25. Make lump-sum contributions or set up automatic payments.

Comprehensive

The NC 529 Plan offers a variety of investment options from several managers.

Options cover a range of financial strategies, from conservative to aggressive. Choose the combination that meets your objectives and risk tolerance.

Detailed information on each investment option is available in the Program Description and should be reviewed carefully before you enroll. Full information is available at CFNC.org/NC529 or by calling 800-600-3453.

Tax-Free* Earnings

Account earnings are free from federal and North Carolina income taxes when your money is used to pay for qualified higher education expenses.

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Tax Deduction

North Carolina taxpayers contributing to an account in the NC 529 Plan may be eligible for an annual tax deduction for contributions of up to \$2,500 (individual) or \$5,000 (married couple filing jointly). Consult your tax advisor for more information.

Flexible

You can use the money at virtually any college, anywhere in the country for qualified higher education expenses, such as tuition, fees, room and board, and books.

Easy

Online enrollment is quick and easy at CFNC.org/NC529. A paper enrollment kit is also available upon request.

NC 529 Plan Investment Options

AGE-BASED OPTIONS

- **V Fund Conservative Track** (Mutual Funds from The Vanguard Group, Inc.)
- **V Fund Moderate Track** (Mutual Funds from The Vanguard Group, Inc.)
- **V Fund Aggressive Track** (Mutual Funds from The Vanguard Group, Inc.)



INDIVIDUAL OPTIONS

- **Dependable Income Fund** (Managed by North Carolina State Treasurer)
A portfolio of income securities designed to produce a solid return with minimal risk of principal.
- **Federally-Insured Deposit Account** (Provided by State Employees' Credit Union)
A deposit account that offers income, protection of principal and earnings, and federal deposit insurance.
- **V Fund 1** (Vanguard® LifeStrategy Growth Fund)
Seeks to provide capital appreciation and some current income.
- **V Fund 2** (Vanguard LifeStrategy Moderate Growth Fund)
Seeks to provide capital appreciation and a low to moderate level of current income.
- **V Fund 3** (Vanguard LifeStrategy Conservative Growth Fund)
Seeks to provide current income and low to moderate capital appreciation.
- **V Fund 4** (Vanguard LifeStrategy Income Fund)
Seeks to provide current income and some capital appreciation.
- **V Fund 5** (Vanguard Prime Money Market Fund)**
Seeks to provide income consistent with the preservation of principal.
- **V Fund 6** (Vanguard Total Stock Market Index Fund)
Seeks to track the performance of a benchmark index that measures the investment return of the overall stock market by holding a broadly diversified collection of securities.
- **V Fund 7** (Vanguard Total International Stock Index Fund)
Seeks to track the performance of a benchmark index that measures the investment return of stocks in developed and emerging markets, excluding the United States.
- **V Fund 8** (Vanguard Total Bond Market Index Fund)
Seeks to track the performance of a broad, market-weighted bond index.

Vanguard is a registered trademark of The Vanguard Group, Inc.

**The V Fund 5's investment in the Vanguard Prime Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the underlying Vanguard Fund seeks to preserve the value of the investment at \$1 per share, it is possible that the V Fund 5 may lose money by investing in the underlying Vanguard Fund.