FIDELITY POINT SOLUTIONS

College Savings & Fidelity 529

A Fidelity-managed 529 College Savings Plan can help families reach their college savings goal, meaning less student debt after graduation.

Parents on track to save just

of their college funding goals*

*Fidelity Investments' 2024 College Savings Indicator Study online survey from April 15 – May 30, 2024 of 1,985 families nationwide with children high school age and younger who are expected to attend college or further education.

SAVING / INVESTING

Why Fidelity?

A Fidelity-managed 529 College Savings Plan provides flexible, tax-advantage accounts designed specifically for education savings. Funds can be used for qualified education expenses for schools nationwide.

A Fidelity-managed 529 also offers:

- **Many investment choices:** Choose either an age-based strategy or a custom strategy.
- **Features to help save more:** Credit card rewards and a 529 college gifting service.

Benefit to Employees

Parents hope to pay for 67% of college costs, but most are not saving enough*:

- 529s allow for **automatic, scheduled payments** (employees can use direct deposit to save from a paycheck into a 529)
- **Savings are invested** and have the potential to compound over time.
- Any earnings grow **federal income tax deferred** and qualified withdrawals are **federal income tax-free.**

Benefit to Employers

A 529 account can help employees achieve critical, family-focused savings goals and improve their financial wellness.

Seamless Fidelity experience:

- NetBenefits® integration – shows 529 account alongside their workplace savings account with just one login.

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Please carefully consider the plan's investment objectives, risks, charges, and expenses before investing. For this and other information on any 529 college savings plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view one online. Read it carefully before you invest or send money.

Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.

The UNIQUE College Investing Plan, U.Fund College Investing Plan, DE529 Education Savings Plan, AZ529, Arizona's Education Savings Plan, and the Connecticut Higher Education Trust (CHET) 529 College Savings Plan - Direct Plan are offered by the state of New Hampshire, MEFA, the state of Delaware, and the state of Arizona with the Arizona State Treasurer's Office as the Plan Administrator and the Arizona State Board of Investment as Plan Trustee, and the Treasurer of the state of Connecticut respectively, and managed by Fidelity Investments. If you or the designated beneficiary is not a New Hampshire, Massachusetts, Delaware, Connecticut, or Arizona resident, you may want to consider, before investing, whether your state or the beneficiary's home state offers its residents a plan with alternate state tax advantages or other state benefits such as financial aid, scholarship funds, and protection from creditors.

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