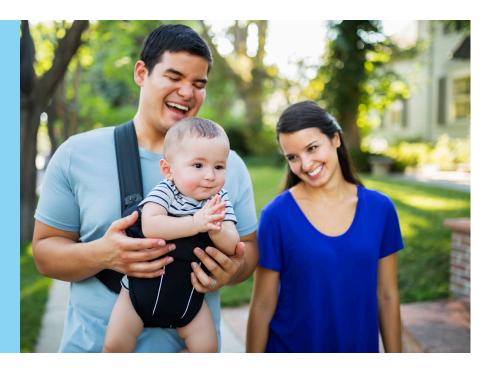


Congratulations on Your New Employment

Save for College with the CollegeInvest 529 College Savings Program



As an additional benefit, your employer offers the option to set up and contribute to a CollegeInvest 529 college savings plan. This program, made available to you through the Colorado Department of Higher Education, allows you to easily save for college by setting up a direct deposit from your paycheck or establishing automatic transfers from your checking or savings account. Deposits are made with after-tax dollars, and you'll receive a state income tax deduction for every dollar you contribute. Funds can be used for children, grandchildren, or even yourself.

- Direct Deposit: Accounts can be opened in minutes with as little as \$25. And automatic transfers to your 529 account make saving for college easy.
- ◆State Tax Benefits: Every dollar you contribute to a CollegeInvest 529 can be deducted from your Colorado state income tax return.¹
- Federal Tax Benefits: Earnings grow tax free for both federal and state. Withdrawals used for qualified higher education expenses aren't taxed on your federal or state tax return.²
- Nationwide Access: Money can be used nationwide at any eligible public or private college, university, vocational or trade school.
- Account Control: The account owner is always in control
 of the account.
- Beneficiary Options: You name the beneficiary, and have the ability to change the beneficiary as you choose.

TOLL FREE: 800-448-2424

ENROLL ON-LINE: www.collegeinvest.org

Important Considerations

To learn about CollegeInvest's 529 program objectives, risks, costs, and other information, please read and consider carefully the Plan Disclosure Statements (PDS) available at collegeinvest.org before investing. Also, check with your or your beneficiary's home state to learn whether it offers state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors for investing in its own plan.

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¹ Contributions to the Program in a tax year are deductible from Colorado state income tax up to the extent they are included in your federal taxable income for that year, subject to recapture in subsequent years in which non-qualified withdrawals are made.

² The earnings portion of a non-qualified withdrawal is subject to federal income taxes and any applicable state income tax, as well as an additional 10% federal penalty tax.