[1] *Contributions to the Plan are deductible from Colorado state income tax for Colorado residents in the calendar year of the contribution, 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. For the 2026 tax year, the deduction is $26,200 per taxpayer, per Beneficiary for single filers, or $39,200 per tax filing, per Beneficiary for joint tax return filers. 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.*

[2] *The annual rate of return for calendar year 2026 is 2.6%. The rate of return is reset each year by Nationwide Mutual Insurance Company and will not go below a minimum of 1.5%. The guarantee of the Stable Value Plus College Savings Plan is the obligation of Nationwide® and only to the extent of the Funding Agreement. CollegeInvest is the issuer of plan securities and is the trustee of the plans in accordance with Colorado law.*

[3] *Smart Choice College Savings Plans are not insured by CollegeInvest, the State of Colorado, or its agencies. However, these funds are FDIC-insured in accordance with the current FDIC coverage limits.*

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 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.

Investments are not guaranteed by CollegeInvest, the State of Colorado, or any of its agencies, and may lose value including the principal amount invested.

Legislative and regulatory changes, as well as new developments, may date this material.

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Quick Start Guide

CollegeInvest 529 Savings Plans

A NOT-FOR-PROFIT STATE AGENCY WITHIN THE COLORADO DEPARTMENT OF HIGHER EDUCATION

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Choose a plan that best fits your specific needs.
Do it now, before another year passes.
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CollegeInvest manages Colorado's 529 savings program and offers four different plans. Contributions are state income tax-deductible and your earnings grow federal and state tax-free.[1] Funds can be used at universities, community colleges, trade schools, apprenticeships, and eligible licensure/credentialing programs.

DIRECT PORTFOLIO	STABLE VALUE PLUS	SMART CHOICE	SCHOLARS CHOICE
Vanguard ascensus	Nationwide	PNC BANK	nuveen TIAA
Age-Based and Blended/Individual Portfolios	Guaranteed Fixed Income Option[2]	FDIC-Insured Options[3]	Active Management-Based Investing
Age-based options automatically shift investments from more aggressive to more conservative as your child ages. Allocations can also remain unchanged.	Protects your principal and guarantees a 2.6% annual rate of return through 2026. Rate is reset every year, and will not go below 1.5%.[2]	FDIC-Insured investment options.[3] Money Market Savings Account.	Professionally managed plan offering a range of enrollment year, target allocation and individual fund portfolios. Enroll through a financial professional.
BEST FOR: Investors of any risk profile Investors who want index-based investing	BEST FOR: Low-risk savers If your child is nearing college age	BEST FOR: Low-risk savers If your child is nearing college age	BEST FOR: Investors working with a financial advisor Investors who want actively managed fund choices