



**Starting at age 12 - \$44,614 for college. Starting at age 5 - \$121,075 for college**

Illustration: \$5,000 per year by parents/grandparents, etc., earning 8% annually, compounding tax-free. The hypothetical investment results are for illustrative purposes only and do not reflect sales charges or other expenses. There is also the risk that plan investments may lose money or not perform well enough to cover college costs as expected.

A higher education may give greater potential for higher lifetime earnings and a better standard of living.

## Save for your (grand)child's **college education** TODAY & get all the family involved to 'pitch in!'

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**You should consider the Investment objectives, risks and charges and expenses associated with municipal fund securities before Investing. More information about municipal fund securities is available in the issuer's official statement. You may obtain a copy of the issuer's official statement by contacting my office. Read the official statement carefully before investing.**

Contribution limits vary by state. Contributions to a Section 529 plan are subject to applicable limits under federal gift tax and generation skipping transfer tax provisions and may be subject, upon distribution to federal income tax if the amounts are not used for higher educational expenses. Penalties, in accordance with IRS guidelines, may apply to distributions that are not attributable to higher educational expenses of the designated beneficiary, made on account of the death or disability of the beneficiary or due to rollover

State tax advantages vary from state to state and may depend on whether you are a resident of the state sponsoring the plan. There is also the risk that plan investments may lose money or not perform well enough to cover college costs as anticipated.

Securities and investment advisory services offered through Voya Financial Advisors, Inc. (Member SIPC).

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