



# HOW WILL YOU PAY FOR COLLEGE?

Everyone wants to begin saving early for a child's higher education, but few have a plan. Now there is an easy and convenient way to save and invest for higher education with tax-advantages.

The **ScholarShare College Savings Trust**, a 529 Savings Plan sponsored by the State of California, and managed by Fidelity Investments, provides parents, grandparents, and others a tax-advantaged way to save for a child's college education. Best of all, it's now available to CAPE MEMBERS through a convenient payroll deduction!

## PROGRAM HIGHLIGHTS

- \$ Minimum contributions as low as \$15 through payroll deduction
- \$ Federal and California state tax-free qualified distributions
- \$ Any earnings grow tax-deferred
- \$ Use at schools nationwide (undergraduate, graduate, technical/trade) and many international institution. Use for tuition, fees, room & board, and other qualified expenses
- \$ Open an account for any named beneficiary
- \$ Flexible – can be transferred to other family members
- \$ Professional investment management at a low cost
- \$ Wide range of investment options including age-based asset portfolios that invest in actively managed mutual funds, or that invest in index mutual funds

**Get started now with the best new way to save for college!**

**Call 800-544-5248 to request an enrollment kit**

**[www.ScholarShare.com](http://www.ScholarShare.com)**

The UNIQUE College Investing Plan, U.Fund College Investing Plan, Delaware College Investment Plan, Fidelity Arizona College Savings Plan, and ScholarShare<sup>®</sup> College Savings Plan are offered by the State of New Hampshire, the Massachusetts Educational Financing Authority (MEFA), the State of Delaware, the Arizona Commission for Postsecondary Education, and the ScholarShare Investment Board, an agency of the State of California, respectively, and managed by Fidelity Investments. If you or the designated beneficiary are not a New Hampshire, Massachusetts, Delaware, Arizona, or California resident, you may want to consider, before investing, whether your or the designated beneficiary's home state offers its residents a plan with alternate state tax advantages or other benefits.

Units of the Portfolios are municipal securities and may be subject to market volatility and fluctuation. Neither the principal deposited nor the investment return is guaranteed by the State of California, ScholarShare Investment Board, Fidelity Investments, or any affiliate thereof, or the federal government or any agency thereof.