

Invest529[®]

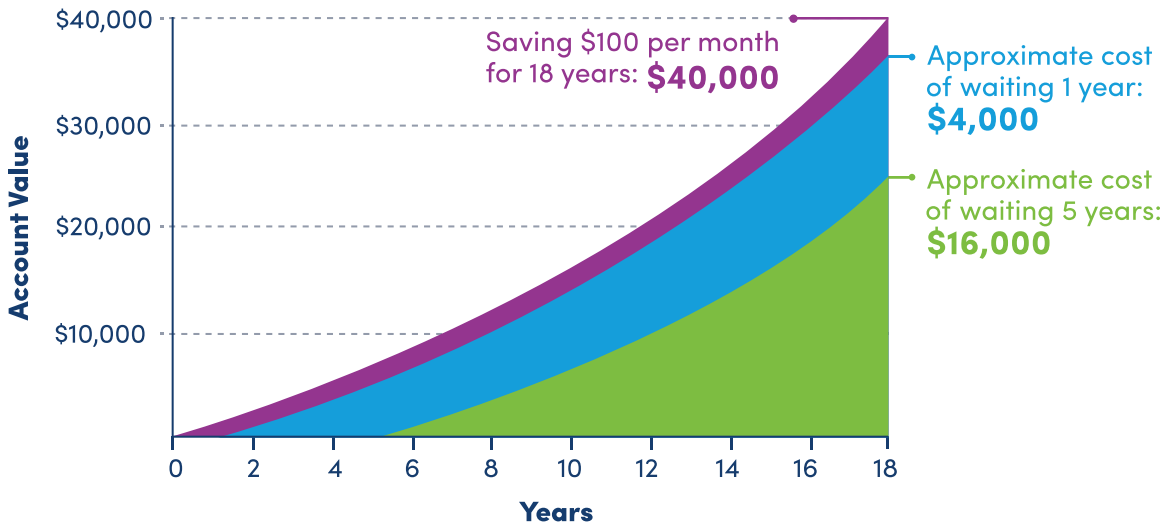


*Save Today for a
Brighter Tomorrow*

What is a 529?

A 529 account is a tax-advantaged way to save for higher education. 529 accounts may also be used to save and invest for K-12 tuition, in addition to college and certain career training costs. The earlier you start, the more your savings can grow.

Cost of Waiting¹



¹This chart is for illustrative purposes only and is not intended to reflect actual performance of any specific investment. Assumes interest rate of 6.25 percent compounded monthly. The value of your Invest529 account will vary depending on market conditions and the performance of the investment option you select, and it may be more or less than the amount you deposited. You could lose money – including the principal you invest – or not make money if you invest in one of these programs. Past performance of investments is not an indicator of future returns.

Choose Your Path

Invest529 can be used to pay for qualified higher education expenses beyond tuition, including:

Higher Education

Tuition, fees, meals, room & board, textbooks, supplies and more

Registered Apprenticeship Programs

Fees, supplies and required equipment

K-12

Tuition at private, public and religious schools

Student Loan Repayment

Amounts paid on qualified student loans

Why Save with Invest529?

Invest529's award-winning program can help you get started with as little as \$10, and you choose how much and how often to contribute in the future. Reach your goals faster and put your savings on autopilot with automated contributions from your bank account or your paycheck.



Low Fees

There's no online application fee, no annual maintenance fee and no withdrawal fee for qualified higher education expenses – and Invest529 administrative fees are among the lowest in the nation.



Tax Advantages

Earnings on your accounts grow free from federal tax when used for qualified higher education expenses. Plus, Virginia taxpayers can deduct up to \$4,000 per account, per year from their Virginia state income taxes.

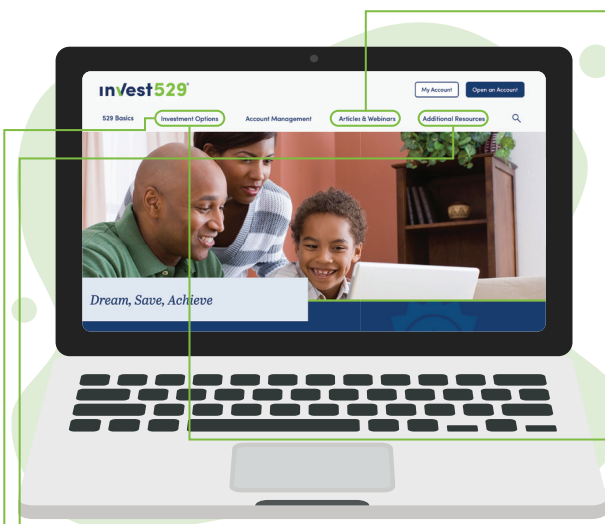


Flexibility

Accounts can be used to fund qualified higher education expenses at schools nationwide and overseas.

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Want to learn more? Visit Invest529.com to:



• Explore **Articles & Webinars** to learn about saving for your child's future from the comfort of your home. Get education savings answers from industry experts through articles, live webinars and previously recorded webinars

• Narrow down your investment options using the **Portfolio Selection Assistant**

• Use the **College Savings Estimator, Cost of Waiting Calculator and Financial Aid Calculator** to determine your future higher education costs and plan your saving strategy

• Review the underlying assets for each of **Invest529's investment options** and review their Portfolio performance

Want to win \$529 toward an Invest529 account?

Visit Invest529.com/win to read the terms and conditions, and enter for your chance to win!



Call 1-888-567-0540 or visit Invest529.com to obtain all program materials. Read them carefully before investing. An investor should consider the investment objectives, risks, charges, and expenses of the program before investing. For non-Virginia residents: before investing, consider whether you, or the beneficiary's, home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protections from creditors that are only available for investments in that state's qualified tuition program. © 2025 Commonwealth Savers Plan. All Rights Reserved.