

I think you will agree that a college education is among the most important milestones in our children's future. Did you know that 529 college savings plans offer unique benefits to parents and grandparents who want to save for their children's college education regardless of the child's age?



That's why I've started a 529 plan for each of my grandkids. These are 2017 pictures.

529 college savings plans offer these features and more:

- Control of withdrawals by the Plan's owner-when and how much
- Owner can change the Beneficiary anytime to other members of the family \*\*
- Tax-free\*(Federal) withdrawals for qualified expenses-tuition, room & board, fee, supplies, computers, etc.
- Use of the money at any accredited college, university or trade school of about 7,000 in the United States and many overseas.

\*state tax treatment will be dependent on state of residence.

\*\*subject to certain restrictions

I'd like to help you establish an appropriate savings strategy.

Call me at (941) 750-6818 today.

**Jim Zientara, MBA, CIMA®**

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Rules and laws governing 529 plans are varied and subject to change. As with other investments, there are generally fees and expenses associated with participation in a 529 plan. There is also a risk that these plans may lose money or not perform well enough to cover college costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents. Investors should consider, before investing, whether the investor's or the designated beneficiary's home state offers any tax or other benefits that are only available for investment in such state's 529 college savings plan. Such benefits include financial aid, scholarship funds, and protection from creditors. The tax implications can vary significantly from state to state. Tax-free withdrawals may be made for qualified education expenses. Otherwise, the deferred earnings portion may be subject to taxes and a 10% penalty. Please consult a qualified tax professional to discuss tax matters.