



Using the Pro 529 Evaluator

August 2019

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Overview: Plan Comparison tab

Have you had a 529 plan before? [Get Us Started](#)

KESTRA FINANCIAL

COMPARE ANALYZE DOWNLOAD REPORT

PRO 529 Evaluator

	AMERICAN FUNDS® CollegeAmerica American Funds Growth and Income Portfolio	NextGen 529 -- Client Select Series NextGen Transition Growth & Income Portfolio	Advisor 529 Plan Advisor 529 Moderate
COMPANY	Edit Rows to Display		
PROGRAM MANAGER	American Funds Service Company, American Funds Distributors, and Capital Research and Management Company	Marci Lynch, Plaine, Renner & Smith Incorporated	Voys Investment Management Co. LLC
PLAN	Edit Rows to Display		
SPONSORING STATE	Virginia	Maine	Iowa
STATE RESIDENCY REQUIREMENTS	None	None	None
AGE-BASED INVESTMENT OPTIONS	The Target Based Portfolio contains 7 portfolios of underlying mutual funds. Contributions are placed into the portfolio corresponding to the number of years to expected enrollment based on the age of the beneficiary or as selected by the account owner. As each fund approaches its target date, it will increasingly emphasize income and preservation of capital by investing a greater portion of its assets in bond, equity income and balanced funds, eventually investing primarily in fixed income funds and hedging into the College Enrollment portfolio.	Four age based options are offered, each using a different investment manager. The Funds' Transition Age-Based Portfolio options contain eight portfolios of underlying mutual funds. The MFS Age-Based Portfolio, the BlackRock Age-Based Portfolio, and the iShares Age-Based Portfolio each contain 7 portfolios of underlying mutual funds. Contributions are placed into the portfolio corresponding to the beneficiary's age and desired investment manager, and later reassigned to more conservative portfolios in the beneficiary approaches college age.	The Age-Based Option contains 5 portfolios of underlying funds. Contributions are placed into the portfolio corresponding to the beneficiary's age as selected by the account owner, and later reassigned to more conservative portfolios in the beneficiary approaches college age.
STATIC INVESTMENT OPTIONS	Select among various multi-fund balanced based portfolios, U.S. Government Money Market or individual mutual funds from American Funds.	Select among 11 diversified portfolios using BlackRock, iShares, Franklin Investments and MFS Funds. 17 individual fund portfolios using American Century, BlackRock, iShares, Franklin, Transition, MFS Lord Abbett, Mackay and Neuberger Bernson funds, and the Principal Plus Portfolio and NextGen Savings Portfolio.	Select among 4 static allocation portfolios and 12 individual fund portfolios (including iShares mutual funds and other mutual funds).
PLAN RESTRICTIONS	The account must be used within 30 years after the beneficiary graduates from high school or within 30 years after opening the account, whichever is later.	None	None
MAXIMUM CONTRIBUTION	Accepts contributions until all account balances in Virginia's 529 plans for the same beneficiary reach \$100,000.	Accepts contributions until all account balances in 529 plans for the same beneficiary reach \$100,000.	Accepts contributions until all account balances in Iowa's 529 plans for the same beneficiary reach \$100,000.
MINIMUM CONTRIBUTION	The minimum initial contribution is \$250 per fund (\$1,000 for U.S. Government Money Market Fund), and the minimum subsequent contribution is \$50 per fund. For an employer-sponsored program, the minimum contributions are \$25 per month.	The minimum initial contribution is \$25, and \$25 may be waived for Maine residents eligible for certain Maine grants. With the automatic investment plan, there is no initial contribution amount required but subsequent automatic contributions must be at least \$25 per month.	With lump-sum contributions, the minimum initial contribution is \$250 per investment option (\$50 per month per option with the automatic investment plan, \$25 per period per option with payroll direct deposit). The minimum subsequent contribution is \$25 per investment option (\$50 per month per option with the automatic investment plan, \$25 per period per option with payroll direct deposit).
STATE TAX DEDUCTION OR CREDIT FOR CONTRIBUTIONS	Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 19 years of age. Contributions from a non-owner are deductible by the account owner and not by the non-owner/contributor. Contribution deadline is receipt by the last business day of the year based on agency calendar.	A deduction is not available for contributions made in the year beginning after December 31, 2015. Contributions to Maine AND non-Maine 529 plans through the end of 2015 are \$250 per beneficiary per year and deductible in computing Maine taxable income for taxpayers with federal adjusted gross income of \$100,000 or less (single or married filing separate) or \$200,000 or less (joint or head of household).	Contributions to an Iowa 529 plan of up to \$1,887 for 2016 per beneficiary by an individual, and up to \$1,774 per beneficiary by married taxpayers filing jointly who each make their own contributions, are deductible in computing Iowa taxable income. The maximum deduction increases each year with inflation. Only contributions made by the account owner are deductible. Contribution deadline is December 31 postmark. Iowa residents may elect to have contributions made through the deadline (including rollovers) for filing an individual Iowa state income tax return (generally April 30) as having been made in the prior year in order to claim the allowable annual deduction on their Iowa state tax return for the prior year.

ENROLLMENT OR APPLICATION FEE	None, but contributions may be subject to a sales charge depending on share class	None	None
ACCOUNT MAINTENANCE FEE	None	None	\$25 annually, waived if the account balance in each investment option is greater than \$25,000; waived for accounts with an automatic investment plan or payroll direct deposit of \$100 per month in each investment option running on a monthly basis for 12 consecutive months
PROGRAM MANAGEMENT FEE	None (State administrative effective year* of 0.07% is included in the underlying fund expenses. *Calculation is based on the breakout schedule per the program description.)	For the Principal Plus Portfolio: 0.39%, includes 0.09% fee to the state None for the NextGen Savings Portfolio For iShares Portfolio: 0.40% distribution/receiving fee (Class A) or 1.15% distribution/receiving fee (Class C) with additional 0.05% fee to the state For all other portfolios: None (Class A), or 0.21% distribution/receiving fee (Class C) with additional 0.09% fee to the state	0.50% (0.40% for Money Market) management fee includes 0.075% fee to the state, plus distribution/receiving fee of 0.25% (Class A) or 1.00% (Class C, except Money Market is 0.25%)
EXPENSES OF THE UNDERLYING INVESTMENTS	Ranges from 0.48% to 1.24% for Class S29-A, 0.48% to 2.09% for Class S29-C, 0.47% to 1.49% for Class S29-E, and 0.40% to 1.08% for Class S29-F-1	Ranges from 0.55% to 1.50% (portfolio weighted average) in the age based and static multi-fund portfolios and from 0.25% to 1.25% in the individual fund portfolios. None for the Principal Plus Portfolio and NextGen Savings Portfolio	0.45% - 0.74% in the age based and static options, 0.27% - 1.05% in the individual options
SAVINGSFORCOLLEGE.COM RESIDENT 3-CAP RATING	★★★★	★★★★	★★★★
SAVINGSFORCOLLEGE.COM NON-RESIDENT 3-CAP RATING	★★★★	★★★★	★★★★
INVESTMENT OPTIONS	Edit Rows to Display		
SHARE CLASS	S29-A	A	A
EXPENSE RATIO	0.72% <small>(As of 2017-01-01)</small>	1.06% <small>(As of 2017-04-17)</small>	1.39% <small>(As of 2017-04-30)</small>
1Y PERFORMANCE	4.93%	4.74%	5.91%
3Y PERFORMANCE	9.27%	8.88%	6.88%
5Y PERFORMANCE	6.28%	5.00%	4.61%
10Y PERFORMANCE	N/A	8.99%	N/A
EQUITY PERCENTAGE	78.60%	75.00%	65.00%
MANAGEMENT/DISTRIBUTION FEE	0.00%	0.00%	0.68%
UNDERLYING EXPENSES	0.72%	0.97%	0.64%
ADMINISTRATIVE FEE	0.00%	0.09%	0.08%
Advantage			

Consider below (including whether the account owner or beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualification program).

529 savings plans are not FDIC-insured and do not provide bank, state, or federal guarantees unless specified by the respective plan. These plans may lose value.

This information does not constitute tax advice and is provided for informational purposes only. It is not an offer to buy or sell 529 plans or other securities and is not warranted to be correct, complete, or accurate. Seeking for College, LLC and/or its affiliates are not responsible for any trading decisions, damages, or losses resulting from, or related to, the data and analysis on their use. Please consult your tax advisor. Financial advice, legal planning authority, and/or plan provider or sponsor for more information.

Securities offered through H. Beck, Inc., member FINRA/SIPC.

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The Pro 529 Evaluator allows for easy, side-by-side comparison of up to three 529 plans and investment portfolios.

The comparison tab allows users to evaluate plan features and compare fees and historical performance for the selected investment portfolio and share class.

Overview: Analysis tab

Have some feedback? Let us know

KESTRA ANALYSIS DOWNLOAD REPORT

PRO 529 Evaluator

STATE OF RESIDENCE: Virginia | TAX FILING STATUS: Married Filing Jointly | ANNUAL HOUSEHOLD INCOME: \$125,000 | INITIAL DEPOSIT: \$10,000 | CONTRIBUTION: \$250 Monthly | CHILD AGE: 2

Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a non-owner are deductible by the account owner and not by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the year based on agency calendar.

PROJECTED SAVINGS (OVER TOTAL INVESTMENT HORIZON - 16 YEARS) Projected Savings Savings From Tax Benefits

* Total estimated value of available state tax benefit

PLAN	STATE TAX BENEFIT	ADDITIONAL RETURN NEEDED	ESTIMATED FEES
CollegeAmerica American Funds Growth and Income Portfolio	\$132 per yr	0.00% per yr	Class: 529-A Class: 529-C Class: 529-E Class: 529-F
NextGen 529 -- Client Select Series Franklin Templeton Growth & Income Portfolio	\$0 per yr	0.14% per yr	Class: A Class: C
IAdvisor 529 Plan IAdvisor 529 Moderate	\$0 per yr	0.14% per yr	Class: A Class: C

Consider before investing whether the account owner or beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

529 savings plans are not FDIC-insured and do not provide bank, state, or federal guarantees unless specified by the respective plan. These plans may lose value.

This information does not constitute tax advice and is provided for informational purposes only. It is not an offer to buy or sell 529 plans or other securities and is not warranted to be correct, complete, or accurate. Saving for College, LLC and/or its affiliates are not responsible for any trading decisions, damages, or losses resulting from, or related to, the data and analysis or their use. Please consult your tax advisor, financial advisor, local taxing authority, and/or plan provider or sponsor for more information.

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Use the Analysis tab to:

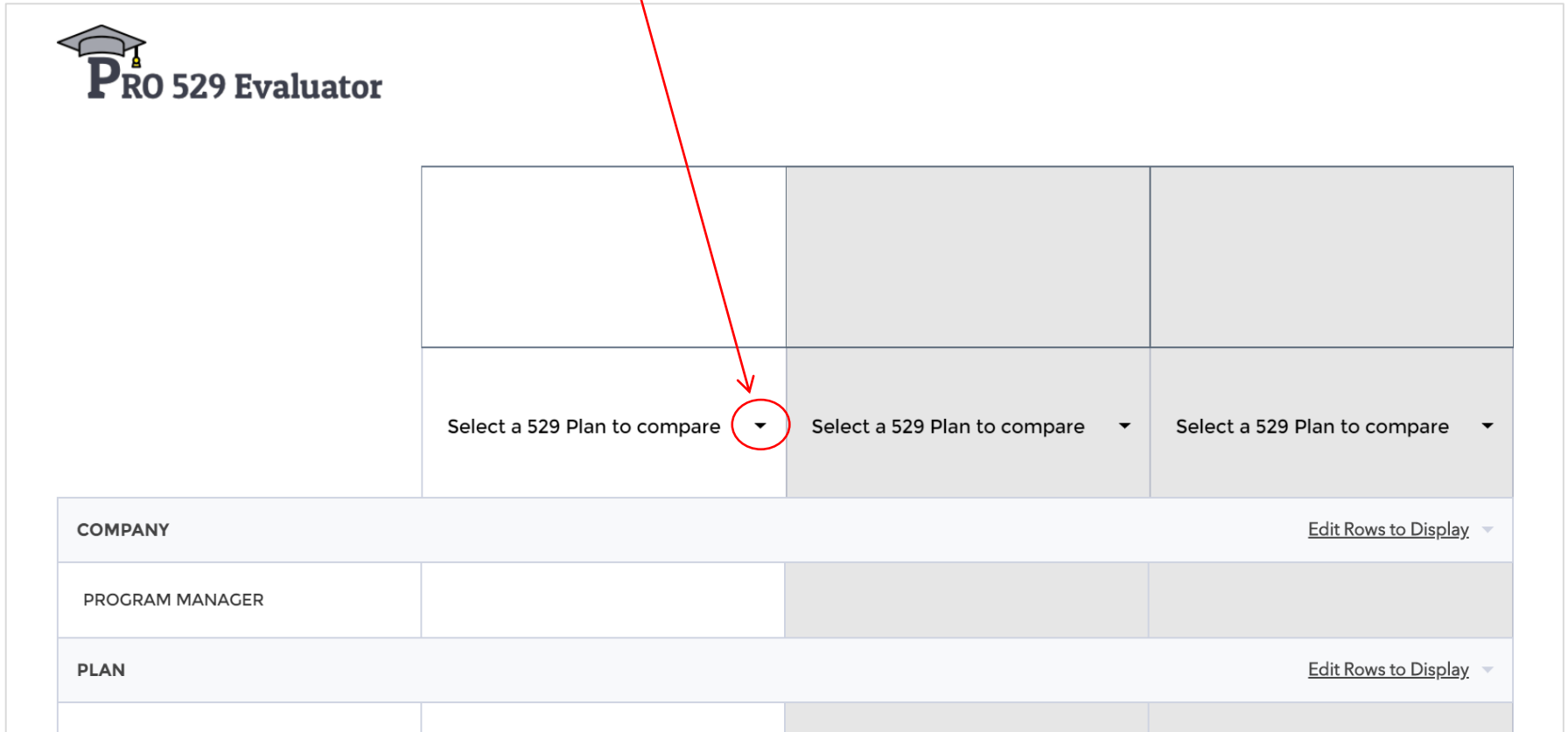
- Estimate the potential value of any available state tax benefits
- Project the value of the 529 plan investment over time by share class
- Estimate and compare total fees over the lifetime of the investment by portfolio and share class

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Comparison: Getting Started

All fields are blank when you first open the Pro 529 Evaluator.
Click on the arrow to select a 529 plan.



The screenshot displays the 'PRO 529 Evaluator' interface. At the top left is a logo featuring a graduation cap and the text 'PRO 529 Evaluator'. Below the logo is a table with three columns. The first column is currently blank. The second and third columns contain the text 'Select a 529 Plan to compare' followed by a downward-pointing arrow. A red circle highlights the arrow in the second column, with a red arrow pointing to it from the text above. Below the table are three rows of input fields. The first row is labeled 'COMPANY' and has an 'Edit Rows to Display' dropdown on the right. The second row is labeled 'PROGRAM MANAGER' and is currently blank. The third row is labeled 'PLAN' and also has an 'Edit Rows to Display' dropdown on the right.

COMPANY			Edit Rows to Display ▼
PROGRAM MANAGER			
PLAN			Edit Rows to Display ▼

Comparison: Getting Started

Clicking on the arrow reveals a list of states from which you can select.

Or, if you know the state or the plan name you want to compare, enter the first few letters of the name, and then select the desired option.

The image displays two screenshots of the KESTRA FINANCIAL PRO 529 Evaluator interface. The left screenshot shows a dropdown menu for "Select a 529 Plan to compare" with the search input "vir". The dropdown list shows "STATE", "VIRGINIA", and "WEST VIRGINIA". The right screenshot shows the same dropdown menu with the search input "collegeam". The dropdown list shows "PLANS" and "COLLEGEAMERICA". Red circles and arrows highlight the search input and the resulting dropdown lists in both screenshots.

Comparison: Getting Started

Finally, select the type of portfolio and then select the desired portfolio by name.

Select a 529 Plan to compare	
COMPANY	collegeamerica
PROGRAM MANAGER	PORTFOLIO TYPE
PLAN	Age-Based
SPONSORING STATE	Static Blend
STATE RESIDENCY REQUIREMENTS	Static Individual

Select a 529 Plan to compare	
COMPANY	collegeamerica
PROGRAM MANAGER	PORTFOLIO NAME
PLAN	American Funds Global Growth Portfolio
SPONSORING STATE	American Funds Growth Portfolio
STATE RESIDENCY REQUIREMENTS	American Funds Growth and Income Portfolio
AGE-BASED INVESTMENT OPTIONS	American Funds Moderate Growth and Income Portfolio
STATIC INVESTMENT OPTIONS	American Funds Conservative Growth and Income Portfolio
PLAN RESTRICTIONS	American Funds Preservation
MAXIMUM CONTRIBUTION	

Hint: At any point, you can go back to the previous step by clicking the grey arrow.

Comparison: Direct-Sold Plan Warning

Select a 529 Plan to compare ▼

Q massachusetts

PORTFOLIO TYPE

Warning

Before continuing, please confirm with your home office regarding your firm's policy on recommending 529 plans without a selling agreement in place.






I understand and choose to continue

Nevermind

When an advisor clicks to select a direct-sold plan for display, they will receive a warning message.

Advisors can dismiss the warning and proceed with evaluating a direct-sold plan. Note that not all states offer a broker-sold 529 plan.




Comparison: Features

 COMPARE ANALYSIS DOWNLOAD REPORT			
			
  			
CollegeAmerica American Funds Moderate Growth and Income Portfolio			
John Hancock Freedom 529 Multimanager Lifestyle Moderate 529 Portfolio			
Ivy InvestEd 529 Plan InvestEd Conservative Portfolio			
COMPANY Edit Rows to Display			
PROGRAM MANAGER	American Funds Service Company, American Funds Distributors, and Capital Research and Management Company	T. Rowe Price Associates, Inc.	Waddell & Reed, Inc.
PLAN Edit Rows to Display			
SPONSORING STATE	Virginia	Alaska	Arizona
STATE RESIDENCY REQUIREMENTS	None	None	None
AGE-BASED INVESTMENT OPTIONS	The Target-Based Portfolios contain 7 portfolios of underlying mutual funds. Contributions are placed into the portfolio corresponding to the number of years to expected enrollment based on the age of the beneficiary or as selected by the account owner. As each fund approaches its target date, it will increasingly emphasize income and preservation of capital by investing a greater portion of its assets in bond, equity-income and balanced funds, eventually investing principally in fixed-income funds and merging into the College Enrollment portfolio.	The Enrollment-Based Portfolios contain 7 multi-managed portfolios of underlying mutual funds, ranging from 100% equity to 20% equity. Contributions are placed into the portfolio corresponding to the number of years to expected enrollment based on the age of the beneficiary or as selected by the account owner. 6 portfolios shift to a more conservative investment allocation over time, eventually transferring to the College portfolio.	Savings Contributions are placed into one of six portfolios corresponding to the beneficiary's age, and later reassigned to more conservative portfolios as the beneficiary approaches college age.
STATIC INVESTMENT OPTIONS	Select among various multi-fund objective based portfolios, U.S. Government Money Market or individual mutual funds from American Funds	Select among 3 multi-fund portfolios (Future Trends Portfolio, Equity Portfolio, and Fixed Income Portfolio), a money market portfolio, a short-term bond portfolio, 3 lifestyle portfolios (the Multimanager Lifestyle Growth 529, Multimanager Lifestyle Balanced 529 and Multimanager Lifestyle Moderate 529 Portfolios) and 8 individual-fund portfolios. A dollar-cost averaging option provides for automatic monthly reallocations.	Select among 6 fund-of-funds portfolios and 19 individual-fund portfolios each investing in a single mutual fund from the Ivy Funds family.

Once plans have been selected, information populates for each of the select plans in three categories:

- Company (information about the company managing the 529 plan)
- Plan (information, features, ratings, etc. related to the 529 plan)
- Investment Options (information specific to the selected portfolio, including fees and historical performance)

Comparison: Fields Displayed

	 AMERICAN FUNDS® <small>From Capital Group</small>	 NextGen	 Ivy INVESTMENTS®
	CollegeAmerica American Funds Moderate Growth and Income Portfolio	NextGen 529 -- Client Select Series Franklin Templeton Growth & Income Portfolio	Ivy InvestEd 529 Plan InvestEd Balanced Portfolio
COMPANY	Edit Rows to Display		
PROGRAM MANAGER	American Funds Service Company, American Funds Distributors, and Capital Research and Management Company	Merrill Lynch, Pierce, Fenner & Smith Incorporated	Waddell & Reed, Inc
PLAN	Edit Rows to Display		

Click "Edit Rows to Display" to see all fields available and to change which features are displayed

Comparison: Investment Options

INVESTMENT OPTIONS Edit Rows to Display ▾			
SHARE CLASS	529-A ▾	A ▾	A ▾
EXPENSE RATIO	0.77% <small>(As of 2019-07-01)</small>	1.06% <small>(As of 2019-06-17)</small>	0.88% <small>(As of 2019-04-30)</small>
1Y PERFORMANCE	6.28%	4.74%	6.34%
3Y PERFORMANCE	8.37%	8.88%	8.74%
5Y PERFORMANCE	6.11%	5.00%	5.25%
10Y PERFORMANCE	N/A	8.99%	7.74%
EQUITY PERCENTAGE	65.00%	75.00%	60.00%
MANAGEMENT/DISTRIBUTION FEE	0.00%	0.00%	0.25%
UNDERLYING EXPENSES ⓘ	0.77%	0.97%	0.63%
ADMINISTRATIVE FEE	0.00%	0.09%	0.00%

■ Advantage

The Investment Options section of the comparison displays fees and historical performance. The highest rates of return and lowest expense ratios are highlighted.

- Note – Click on the arrow to display and select other available share classes



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Analysis: Getting Started

Advisors must update the assumptions displayed across the top of the Analysis tab for accurate information and projections. Note that the state of residence defaults to the sponsoring state of the first 529 plan that appears on the Compare tab.

The Analysis tab displays the state's tax benefit information (where applicable) at the top of the page. The estimated benefit display further on the page, and is based on tax filing status, HHI, expected contributions and investment horizon.

COMPARE **ANALYSIS** DOWNLOAD REPORT 



STATE OF RESIDENCE	TAX FILING STATUS	ANNUAL HOUSEHOLD INCOME	INITIAL DEPOSIT	CONTRIBUTION	CHILD AGE
Virginia	Married Filing Jointly	\$125,000	\$10,000	\$250 Monthly	2

Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a non-owner are deductible by the account owner and not by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the year based on agency calendar.

Analysis: Getting Started

KESTRA FINANCIAL COMPARE ANALYSIS DOWNLOAD REPORT

PRO 529 Evaluator



STATE OF RESIDENCE: Virginia
TAX FILING STATUS: Married Filing Jointly
ANNUAL HOUSEHOLD INCOME: \$125,000
INITIAL DEPOSIT: \$10,000
CONTRIBUTION: \$250 Monthly
CHILD AGE: 2


529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a non-owner are deductible by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the year based on agency

TOTAL INVESTMENT HORIZON - 16 YEARS

● Projected Savings ● Savings From Tax Benefits

Analysis: Getting Started

COMPARE **ANALYSIS** DOWNLOAD REPORT 




STATE OF RESIDENCE	TAX FILING STATUS	ANNUAL HOUSEHOLD INCOME	INITIAL DEPOSIT	CONTRIBUTION	CHILD AGE
Virginia	Married Filing Jointly	\$125,000	\$10,000	\$250 Monthly	2



Contributions to a Virginia 529 plan are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are for the year in which the contribution is made. Contributions are deductible by the account owner and not by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the year based on agency calendar.


PROJECTED SAVINGS (OVER TOTAL INVESTMENT HORIZON - 16 YEARS)

● Projected Savings ● Savings From Tax Benefits



Analysis: Getting Started

COMPARE **ANALYSIS** DOWNLOAD REPORT 

**PRO 529 Evaluator**

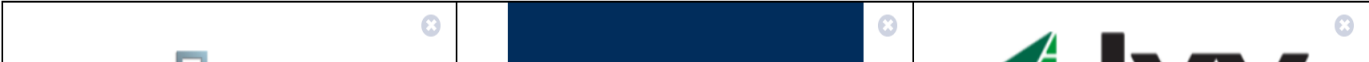
STATE OF RESIDENCE	TAX FILING STATUS	ANNUAL HOUSEHOLD INCOME	INITIAL DEPOSIT	CONTRIBUTION	CHILD AGE
Virginia	Married Filing Jointly	\$125,000	\$10,000	\$250	2

Monthly

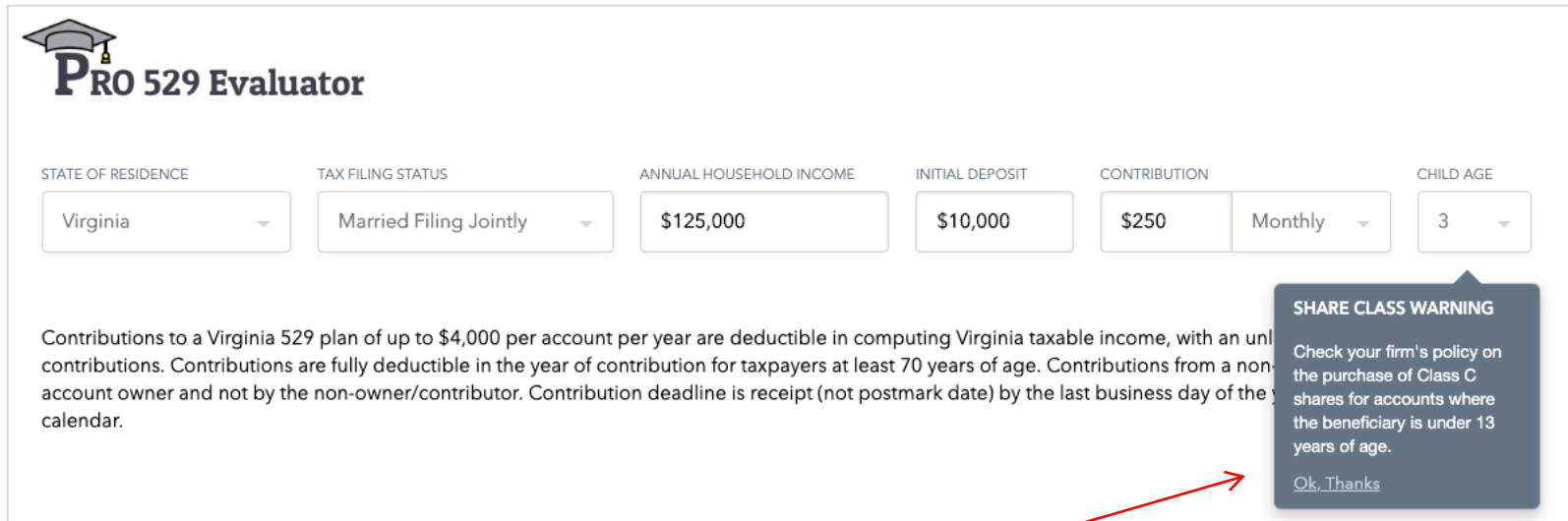
Annually

Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an unlimited carryforward of excess contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a non-owner are deductible by the account owner and not by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the year based on agency calendar.

PROJECTED SAVINGS (OVER TOTAL INVESTMENT HORIZON - 16 YEARS) ● Projected Savings ● Savings From Tax Benefits



Analysis: Getting Started



PRO 529 Evaluator

STATE OF RESIDENCE: Virginia
TAX FILING STATUS: Married Filing Jointly
ANNUAL HOUSEHOLD INCOME: \$125,000
INITIAL DEPOSIT: \$10,000
CONTRIBUTION: \$250 Monthly
CHILD AGE: 3

Contributions to a Virginia 529 plan of up to \$4,000 per account per year are deductible in computing Virginia taxable income, with an un... contributions. Contributions are fully deductible in the year of contribution for taxpayers at least 70 years of age. Contributions from a non... account owner and not by the non-owner/contributor. Contribution deadline is receipt (not postmark date) by the last business day of the... calendar.

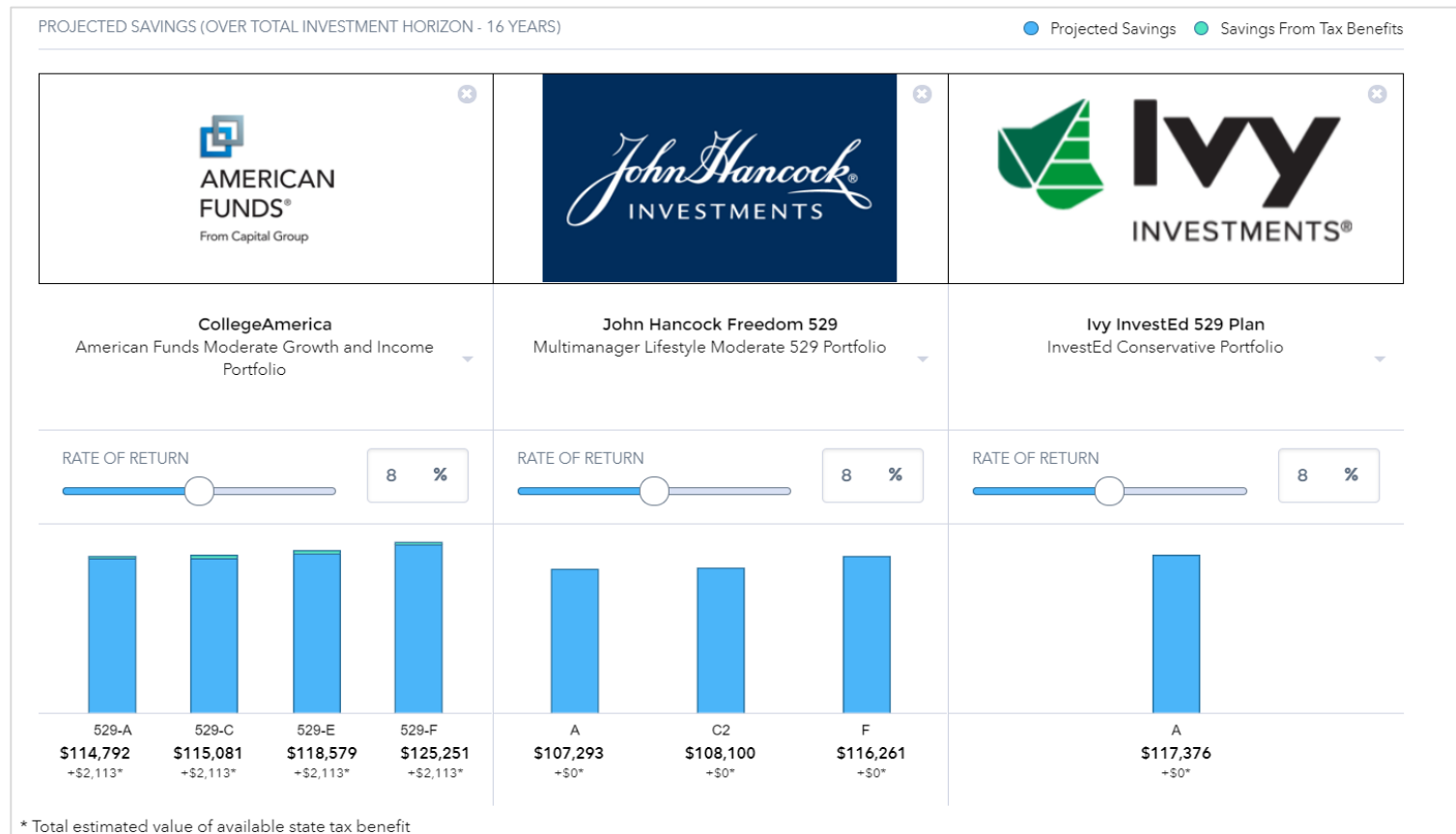
SHARE CLASS WARNING
Check your firm's policy on the purchase of Class C shares for accounts where the beneficiary is under 13 years of age.
[Ok, Thanks](#)

Note that if the advisor indicates the child's age is 13 or younger, a share class warning will display.

Analysis: Projected Savings

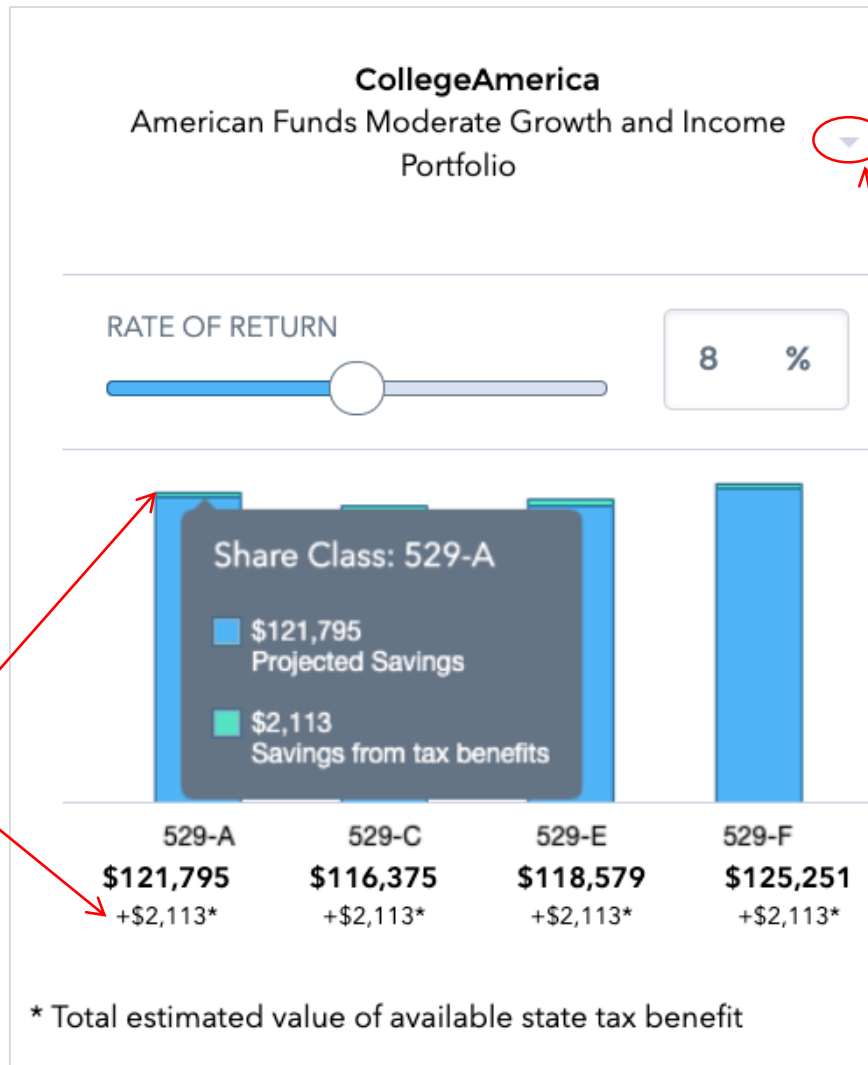
The projected savings section illustrates the impact of expenses on projected savings by share class.

Advisors can change the expected rate of return, but should use the same rate of return for all plans in order to compare the impact of expenses.



Analysis: Projected Savings

If the client is eligible for a state tax benefit based on state of residence and selected plan, the total estimated value appears in addition to the projected savings



Note – Selected plan and/or portfolio can be changed on the Analysis tab at any time by clicking on the arrow next to the portfolio name

Analysis: Estimated Fees

The advisor can hover over any tool tips in the Estimated Fees & Tax Savings section for definitions and more information.

Potential annual state tax benefit,
net of projected increase in
federal tax for itemizers

ESTIMATED FEES & TAX SAVINGS			
PLAN	STATE TAX BENEFIT ⓘ	ADDITIONAL RETURN NEEDED ⓘ	ESTIMATED FEES ⓘ
CollegeAmerica American Funds Moderate Growth and Income Portfolio	\$132 per yr	0.00% per yr	Class: 529-A ⓘ \$10,231
			Class: 529-C ⓘ \$10,745
			Class: 529-E \$9,347
			Class: 529-F \$5,123
NextGen 529 -- Client Select Series Franklin Templeton Growth & Income Portfolio	\$0 per yr	0.14% per yr	Class: A ⓘ \$9,866
			Class: C ⓘ \$10,521
Ivy InvestEd 529 Plan InvestEd Balanced Portfolio	\$0 per yr	0.14% per yr	Class: A ⓘ \$9,539

These are the estimated total fees that each portfolio/share class combination would incur over the lifetime of the investment.

A Class shares use the maximum allowable sales charge. Note that the plan may offer breakpoint pricing with a reduced sales charge.

C Class shares take C to A share class conversion, if applicable, into consideration when calculating total fees.

This is the annual net investment return required to make up for the value of any lost state tax benefit

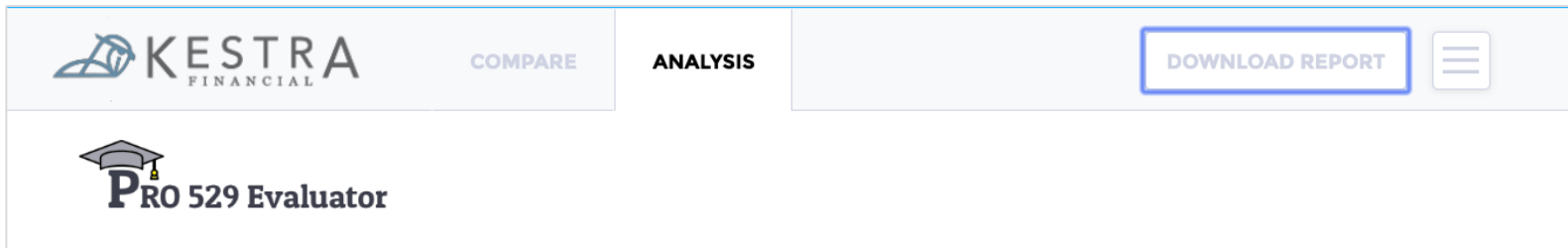
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Downloading the Report

When the advisor has completed updating assumptions in the Evaluator, he or she can download a pdf report that captures all of the information generated by the tool in the session.

The 'Download Report' button appears on the top navigation bar in both the Compare and Analysis tabs. Clicking the button will automatically open the report which can then be printed out or downloaded.



Report signature block

The final page of the report contains a signature block to be signed and dated by the advisor and his or her client.



Securities offered through H. Beck, Inc., member FINRA/SIPC.

Consider before investing whether the account owner or beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

529 savings plans are not FDIC-insured and do not provide bank, state, or federal guarantees unless specified by the respective plan. These plans may lose value.

This information does not constitute tax advice and is provided for informational purposes only. It is not an offer to buy or sell 529 plans or other securities and is not warranted to be correct, complete, or accurate. Saving for College, LLC and/or its affiliates are not responsible for any trading decisions, damages, or losses resulting from, or related to, the data and analysis or their use. Please consult your tax advisor, financial advisor, local taxing authority, and/or plan provider or sponsor for more information.

By signing this report you are attesting that you have read this report in full and understand the differences, including costs, breakpoints, and automatic share class conversion features between the share classes presented.

Client Signature

Date

Advisor Signature

Date

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Helpful links

Savingforcollege.com offers a number of resources and information that can assist advisors in selecting the plans and portfolios they will want to evaluate for their clients. Here are some links that may be helpful:

Link:	Use this to:
https://www.savingforcollege.com/compare_529_plans/index.php?plan_question_ids%5B%5D=437&mode=Compare&plan_type_id=4&page=compare_plan_questions	See the tax benefits offered by states that have a broker-sold 529 plan
https://www.savingforcollege.com/college-savings-201	Use the map to find the 529 plans offered by a state
https://www.savingforcollege.com/5-cap-ratings	See a list of all 529 plans by state, with the 5-Cap Rating assigned by Savingforcollege.com
https://www.savingforcollege.com/529-plan-investment-options/	See a full list of investment options, along with historical performance, expense ratios and more information, for each 529 plan by clicking on the Invest Options button next to the desired plan