Today's 529 Plan Opportunity

Benefits and strategies for your practice

Your clients and prospects probably know someone who's planning on going to college.
Selling a college savings plan may allow you to keep and attract clients looking for this service. Consider the Fidelity Advisor 529 Plan to help you increase assets under management while positioning yourself as a trusted advisor.

Benefits for Your Practice

Diversifies your book of business.

Help strengthen existing relationships and start new ones by integrating a college savings plan into your product lineup.

93% of parents say that saving in a dedicated college savings account helps them stay on track[1]

Strategies to Grow Your Practice

Start college planning conversations:

- Remind clients and prospects that effective investment plans are about more than just retirement. Ask:
  - Do you have other savings goals besides retirement?
  - I see you have children – have you thought about college savings yet?
  - What are your top three savings priorities?
- Discuss the benefits of 529 plans:
  - Possible tax advantages
  - Increased account control (stays with owner, not the child)
  - Greater eligibility (no income or age restrictions)
  - Potentially minimal impact on financial aid

Increases your multigenerational reach.

Use 529 plans to build client relationships across generations.

90% of grandparents would be likely to contribute to their grandchild's 529 plan in place of other gifts[2]

Connect with clients in all age groups:

- Invite prospects of all ages to college funding seminars
- Meet with grandparents about legacy planning; talk about accelerated gifting and how it can help reduce or eliminate estate taxes[3]

Helps build recurring revenue.

529 plans can help save you time and enhance client loyalty.

74% Millennial parents plan to cover 74% of their children's college costs – a greater portion compared to older generations[2]

Highlight 529 funding options:

- **Systematic investments:** These regularly scheduled investments can create disciplined savings habits – and allow you stay actively involved in a family's financial planning decisions[4]
- **Cash-back rewards:** The Fidelity Advisor 529 Plan offers a rewards credit card, enabling clients to deposit cash-back earnings into their 529 accounts[5]
- **Workplace 529 plans:** Offering the Fidelity Advisor 529 can connect you to company employees and help you foster loyalty and retention

Fidelity Advisor 529 Plan: College Savings Expertise

- Access to Fidelity's **deep lineup of active managers**
- A broad **range of investment options**, with 27 age-based, static, and individual portfolios
- **Advisor tools and support**, including calculators, planning tools, and compensation information
- Our **college savings rewards credit card**, enabling clients to earn 2% of net purchases[5]
- **Resources to share with clients** – brochures, presentations, gift cards, and more
- An easy, **interactive application**, allowing you to include up to three beneficiaries for the same account on one application
- An employee benefit solution with our **Workplace 529 Savings Program**, offering an automated approach to regular investing

Call your Fidelity representative at **800-544-9999**

Working with you to bring more to your clients.

ORIGINAL INSIGHT / TAILORED ACCESS / DIVERSE INVESTMENT CAPABILITIES

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1. Data for Fidelity's 8th Annual College Savings Indicator Study (number of children in household, time to matriculation, school type, current savings, and expected future contributions) was collected by Boston Research Technologies, an independent research firm, through an online survey from June 3 to June 30, 2014, of more than 2,500 parents nationwide with children aged 18 and younger who are expected to attend college.

2. 2015 Fidelity Investments College Savings Indicator Study.

3. In order for an accelerated transfer to a 529 Plan (for a given beneficiary) of $70,000 (or $140,000 combined for spouses who gift-split) to result in no federal transfer tax and no use of any portion of the applicable federal transfer tax exemption and/or credit amounts, no further annual exclusion gifts and/or generation-skipping transfers to the same beneficiary may be made over the five-year period, and the transfer must be reported as a series of five equal annual transfers on Form 709, United States Gift (and Generation-Skipping Transfer) Tax Return. If the donor dies within the five-year period, a portion of the transferred amount will be included in the donor's estate for estate tax purposes.

4. Dollar cost averaging does not ensure a profit or protect against loss in a declining market. For the strategy to be effective, you must continue to purchase shares in both up and down markets.

5. You will earn 2 points per dollar in net purchases (purchases minus credits and returns) that you charge. Account must be open and in good standing to earn and redeem rewards and benefits. The 2% rewards value applies only to points redeemed for a deposit into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions apply. **Eligible accounts** include most nonretirement registrations as well as Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, Fidelity®-managed 529 College Savings Plan accounts and certain advisor-sold Fidelity®-managed 529 College Savings Plan accounts. The ability to contribute to an IRA or 529 college savings plan account is subject to IRS rules and specific program policies, including those on eligibility and annual and maximum contribution limits. The list of eligible registration types may change without notice at Fidelity's sole discretion. For more information about whether a particular registration is eligible, please call 800-FIDELITY (800-343-3548). Please contact your advisor to determine whether your advisor-sold Fidelity®-managed 529 College Savings Plan account is eligible for this program. The creditor and issuer of this card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Fidelity and Elan Financial Services are separate companies.

Please note that not all pieces may be available at your firm. Check with your firm for availability.

The Fidelity Advisor 529 Plan is offered by the state of New Hampshire and managed by Fidelity Investments. If your client or the designated beneficiary is not a New Hampshire resident, your client may want to consider, before investing, whether their state 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.

The tax and estate planning information contained herein is general in nature, is provided for informational purposes only, and should not be construed as legal or tax advice. Fidelity does not provide legal or tax advice. Fidelity cannot guarantee that such information is accurate, complete, or timely. Laws of a particular state or laws that may be applicable to a particular situation may have an impact on the applicability, accuracy, or completeness of such information.

Before investing, have your client consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Have your client read it carefully.

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