Today's agenda

- Saving for college
- Upromise College Fund 529 Plan
- Saving through payroll direct deposit
- Additional ways to save:
  - 529 State Matching Grant Program
  - Light** - Give College Savings
  - Upromise® rewards service
- We're here to help!
- Questions

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Which of these statements sounds most familiar?

1. "He's just learning to talk, why worry about college?"
2. "I can't plan one more thing now. I barely have time to think!"
3. "Well, we're hoping that she gets a scholarship when the time comes."
4. All of the above
5. "I don't have any children."

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Introduction

A little planning today... Can help make tomorrow's dreams come true.

- The Upromise College Fund 529 Plan offers:
  - Access to an affordable, flexible college savings vehicle
  - A range of investment options from the Vanguard Group
  - Tax advantages and estate-planning benefits
  - Account owner control over how the assets are used
  - The opportunity to save for college at your 8 to 9

Now is the time to consider long-term education goals for your child or grandchild — or even for yourself!

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College costs continue to rise

<table>
<thead>
<tr>
<th>Year</th>
<th>4-Year Public College (in-state)</th>
<th>4-Year Private College</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-2016</td>
<td>$12,573</td>
<td>$39,780</td>
</tr>
<tr>
<td>2016-2017</td>
<td>$13,066</td>
<td>$41,280</td>
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<tr>
<td>2017-2018</td>
<td>$13,561</td>
<td>$42,780</td>
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<tr>
<td>2018-2019</td>
<td>$14,067</td>
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</tr>
</tbody>
</table>

*Data source: College Board, 2018. *Light** is a registered trademark of Upromise, Inc. © 2018 Upromise, Inc. All rights reserved.
College: Is it worth the price?

- In 2008, median family income for those with a bachelor's degree or higher was $101,056 versus $46,414 for high school graduates.*
- During their working lives, typical college graduates earn over 80 percent more than typical high school graduates, and those with advanced degrees earn two to three times as much as high school graduates.**

* The College Board, College Factual, 2009
** The College Board, College Factual 2009

Help is here: The Upromise College Fund 529 Plan

Sponsored by:
State of Nevada
Board of Trustees of the College Savings Plans of Nevada
Chairman: Kate Marshall, State Treasurer

Program management by: Upromise Investments, Inc.
Investment management by: The Vanguard Group, Inc.

Flexible account features

Account owner
- Can be parent, grandparent, relative, or friend*
- Retains control of how — and when — the money is used
- May change the beneficiary to another "member of the family"**
- Wife or boyfriend, but anyone can contribute to it

Beneficiary
- Student for whose benefit the account is established
- No family relationship required between the account owner and beneficiary
- Beneficiary can open an account for his/her own continuing higher education and career training

Choosing a career is hard; investing in their future is easy

- The Upromise College Fund 529 Plan: Designed to help you save money for higher education
- Flexible: Use at any eligible institution of higher learning for tuition and other required expenses
- Smart: Tax benefits help your money go further
- Affordable: Low-cost investment options from Vanguard
- Easy: Online, secure access for virtual 24/7 account management
- Control: The account owner controls where, when, and how the money is used
Tax advantages: Tax-deferred growth

- Can give your dollars more time to work

Tax advantages can help your money go farther

- Tax-free qualified withdrawals for higher education expenses*
  - Use like - money for tuition, fees, certain room and board costs, books
  - Use at any eligible 2- or 4-year college, vocational/technical school, or
  - Graduate school where the U.S. and abroad (eligible schools can
    participate in federal financial aid programs)
  - Accelerated gifting benefit
    - Contribute up to $10,500 per beneficiary ($31,500, if married, filing
      jointly) in one year for five years worth of tax-free gifts**

*Subject to non-qualified withdrawals, applicable federal income tax and other limitations. All withdrawals may be subject to federal income tax and a 10% penalty if made before age 59½.

Paying for college: Saving versus borrowing

- $35,000 FOR COLLEGE: SAVE OR BORROW?

Affordable way to save for college

- Low annual fees
  - No enrollment fee
  - Program management fee: 0.57% of invested assets
  - Annual account maintenance fee of $20 waived if account owner or
    beneficiary are Nevada residents
  - Low minimums
    - Payroll direct deposit: $100/month
    - Automatic investment plan (AIP): $50/month; $150/quarter
    - Other methods (check or electronic fund transfer): $3200 for initial
      contribution; $100 thereafter
  - High maximum
    - $270,000 per beneficiary

A range of investment options to meet your needs

- Professional investment management by Vanguard
  - Vanguard is the world's largest investment firm
  - Commitment to high-value, low-cost investing, and
    client service

- Vanguard Investment options
  - Three age-based tracks
  - Eight Custom Portfolios tailored to specific goals
  - Choose either or combine both
  - Select up to 3 investment options per account
  - Reallocate investments once per calendar year or
    with a beneficiary change

3 Age-Based investment options

As your beneficiary ages, your assets automatically shift to
more conservative investments

*Some limitations apply to the Vanguard College Fund, including restrictions on contributions and withdrawals. Please see the Summary of Material Rights for complete details.

CONIFERTY RE/INVESTMENT MANAGEMENT, INC.
What if the beneficiary doesn't go to college?

- The account owner can:
  - Leave the money in the account until a later date
  - Change the beneficiary to a "member of the family" (as per Plan Disclosure)
  - Make a non-qualified withdrawal

- Withdrawal due to death, disability, scholarship, or attendance at a military school are subject to federal income tax on earnings, but not the 10% federal penalty tax

- Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other

Enroll in less than it takes to eat dinner

- Only takes about 10 minutes to enroll online at myupromise.com

- You'll need:
  - Account owner information
    - Social Security number, date of birth, permanent address, email address
  - Beneficiary information
    - Social Security number, date of birth
  - Investment choice(s)
  - Initial investment
    - $15 with payroll direct deposit
    - $50 with an Automatic Investment Plan
    - $250 with a check or electronic fund transfer
Silver State Matching Grant Program

Created to help jumpstart qualifying Nevada families’ savings efforts

To qualify:
- Both you and the beneficiary must be Nevada residents
- Applicant must be the account owner
- The beneficiary must be 13 or younger (when first approved)
- Your adjusted gross income must be $61,000 or less

If you are approved:
- Contributions will be matched up to $300 per year
- Maximum lifetime maximum: $1,500
- Application period: March 1 through June 30
- Matched grants

*Eligibility available at www.nvsetas.com or by calling 1-877-486-6251

Ugift — Give College Savings

- Innovative online feature that allows you to send invitations to family and friends asking them to celebrate milestones with the gift of college savings
- Uses for holidays, birthdays, graduations...or any occasion
- Specially coded gift coupons link gift contributions to your event and account
- Offers one of the most meaningful gifts a child can receive — money for college

Upromise® rewards service

- Program that helps families earn money for college with hundreds of America’s leading companies
- Free to join
- Earn while shopping online and in-store, buying gas, dining out, traveling, and more

*Upromise is an opt-in loyalty program provided by Upromise, Inc., in connection with the Upromise College Fund Plan, and is not affiliated with Nevada SETAS. Upromise is not a bank. Member FDIC.

To learn more or to enroll...

- Visit www.nvsetas299.com to learn more about the Plan, request an information kit, and enroll online
- Call 1-877-486-6251 to speak with a Upromise College Fund Plan representative, Monday through Friday, 8 a.m. to 8 p.m. ET
- Questions?

Remember: Their future begins with the Upromise College Fund 529 Plan!
The Upromise College Fund 529 Plan is administered by the Board of Trustees of the College Trust of Nevada, chaired by Nevada State Treasurer Julie Smith. Upromise Development, Inc. serves as the Program Manager and has overall responsibility for the day-to-day operations, including marketing and distributing the Plan. The Vanguard Group, Inc., serves as Investment Manager. The Plan’s portfolio, although they invest in Vanguard mutual funds, are not mutual funds. The value of an investment in the Upromise College Fund 529 Plan will vary with market conditions.

For more information about the Upromise College Fund 529 Plan call 1-877-686-0291 or visit www.upromise.com. To obtain a Plan Description and Participation Agreement, investment objectives, risks, charges, expenses, and other important information included in the Plan Description, read and consider it carefully before investing. Upromise Investments, Inc., CapitalOne and Upromise.

Please read the prospectus carefully before investing. The prospectus contains more complete information regarding the investment objectives, risks, charges, and expenses. You may obtain the prospectus by calling 1-877-686-0291 or访问www.upromise.com. Before investing, consider whether the investment objective of the Fund is appropriate for your goal. The Vanguard Short-Term Reserve Account is an account of the Vanguard Mutual Fund Trust, a subsidiary of The Vanguard Group, Inc. The Vanguard Prime Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Vanguard Prime Money Market Fund seeks to preserve the value of your investment at $1 per share. It is possible that the Vanguard Prime Money Market Fund may lose money by investing in the Fund.