

COLLEGE SAVINGS PLANNER

Choose the number of years until college to determine future costs and the monthly investments needed to reach your goals.

Years until college



PUBLIC COLLEGE

Total cost
(4 years)

Monthly investment
needed to pay:

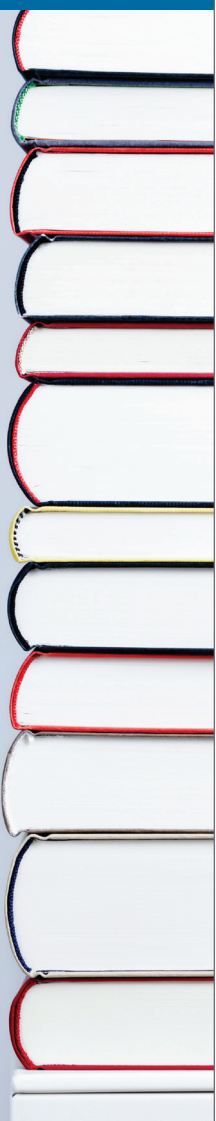
100% 75% 50%

PRIVATE COLLEGE

Total cost
(4 years)

Monthly investment
needed to pay:

100% 75% 50%



This example is hypothetical. Actual college costs and investment performance may differ. Please see back panel for other important information.

INVESTMENTS ARE NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

The Advisor-Guided Plan offers tax advantages to help maximize your monthly investments and meet rising college costs.*

READY TO GET STARTED?

- Consult your financial advisor
- Call 1-800-774-2108
- Visit www.ny529advisor.com

*The availability of tax or other benefits may be contingent on meeting other requirements.

Source: Based on tuition, fees and room/board costs for 2018–19 school year, College Board, 2018 *Trends in College Pricing*. Costs estimated to inflate 5% per year. The college savings planner calculator is for hypothetical use only and depends on the information the user provides. The calculations rely on a number of simplifying assumptions, and the results may vary from your actual situation. For example, it illustrates the future values of different regular monthly investments for different time periods assuming an annual investment return of 6%. The calculator is meant to give you a general idea about where you stand financially, based on the amounts provided. These estimates are not set in stone or intended as investment advice. The estimated college cost projection is intended only to be one source of information that may help users assess their college savings goals. It does not represent the performance of any particular investment. Investment returns are not guaranteed, and results will vary. You could lose money by investing in the Advisor-Guided Plan. Different assumptions will result in outcomes different from this example. Your results may be more or less than figures shown. These figures do not reflect the impact of taxes, fees or expenses that would be paid by a 529 plan participant. Such costs would lower performance. We cannot and do not guarantee the accuracy of the results of the calculator or its applicability to your circumstances. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

A plan of regular investment cannot assure a profit or protect against a loss in a declining market. Investments are subject to risk.

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Before you invest, consider whether your or the Beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program.

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering New York's 529 Advisor-Guided College Savings Program (the "Advisor-Guided Plan"). Ascensus Broker Dealer Services, LLC serves as Program Manager for the Advisor-Guided Plan. Ascensus Broker Dealer Services, LLC and its affiliates have overall responsibility for the day-to-day operations of the Advisor-Guided Plan, including recordkeeping and administrative services. J.P. Morgan Investment Management Inc. serves as the Investment Manager. JPMorgan Distribution Services, Inc. markets and distributes the Advisor-Guided Plan. JPMorgan Distribution Services, Inc. is a member of FINRA.

No guarantee: None of the State of New York, its agencies, the Federal Deposit Insurance Corporation, J.P. Morgan Investment Management Inc., Ascensus Broker Dealer Services, LLC, JPMorgan Distribution Services, Inc., nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

New York's 529 College Savings Program currently includes two separate 529 plans. The Advisor-Guided Plan is sold exclusively through financial advisory firms who have entered into Advisor-Guided Plan selling agreements with JPMorgan Distribution Services, Inc. You may also participate in the *Direct Plan*, which is sold directly by the Program and offers lower fees. However, the investment options available under the Advisor-Guided Plan are not available under the *Direct Plan*. The fees and expenses of the Advisor-Guided Plan include compensation to the financial advisory firm. Be sure to understand the options available before making an investment decision.

For more information about New York's 529 Advisor-Guided College Savings Program, you may contact your financial advisor or obtain an Advisor-Guided Plan Disclosure Booklet and Tuition Savings Agreement at www.ny529advisor.com or by calling 1-800-774-2108. This document includes investment objectives, risks, charges, expenses, and other information. You should read and consider it carefully before investing.

The Program Administrators, the Program Manager and JPMorgan Distribution Services, Inc., and their respective affiliates do not provide legal or tax advice. This information is provided for general educational purposes only. This is not to be considered legal or tax advice. Investors should consult with their legal or tax advisors for personalized assistance, including information regarding any specific state law requirements.

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\$96,713	\$7,808	\$5,856	\$3,904	
\$101,548	\$3,980	\$2,985	\$1,990	
\$106,626	\$2,704	\$2,028	\$1,352	
\$111,957	\$2,066	\$1,550	\$1,033	
\$117,555	\$1,684	\$1,263	\$842	
\$123,433	\$1,429	\$1,071	\$714	
\$129,604	\$1,247	\$935	\$623	
\$136,085	\$1,110	\$833	\$555	
\$142,889	\$1,004	\$753	\$502	
\$150,033	\$919	\$689	\$459	
\$157,535	\$849	\$637	\$425	
\$165,412	\$792	\$594	\$396	
\$173,682	\$743	\$557	\$371	
\$182,366	\$701	\$525	\$350	
\$191,485	\$664	\$498	\$332	
\$201,059	\$632	\$474	\$316	
\$211,112	\$604	\$453	\$302	
\$221,667	\$579	\$434	\$290	
\$219,538	\$17,724	\$13,293	\$8,862	
\$230,515	\$9,034	\$6,776	\$4,571	
\$242,041	\$6,138	\$4,603	\$3,069	
\$254,143	\$4,690	\$3,518	\$2,345	
\$266,850	\$3,822	\$2,866	\$1,911	
\$280,193	\$3,243	\$2,432	\$1,621	
\$294,202	\$2,830	\$2,122	\$1,415	
\$308,913	\$2,520	\$1,890	\$1,260	
\$324,358	\$2,279	\$1,709	\$1,139	
\$340,576	\$2,086	\$1,565	\$1,043	
\$357,605	\$1,928	\$1,446	\$964	
\$375,485	\$1,797	\$1,348	\$898	
\$394,259	\$1,686	\$1,264	\$843	
\$413,972	\$1,590	\$1,193	\$795	
\$434,671	\$1,508	\$1,131	\$754	
\$456,405	\$1,435	\$1,076	\$718	
\$479,225	\$1,371	\$1,028	\$686	
\$503,186	\$1,314	\$986	\$657	