**READY TO START SAVING AT SCHOOL?** 

The Nevada State Treasurer's Office has partnered with School Savings and your child's Elementary School to bring "It's Cool To Save At School" to your child's classroom. Follow the 3 steps below to help your child participate in saving for their future, TODAY!

#### **OPEN A COLLEGE SAVINGS ACCOUNT AT NEVADAS529.COM**

#### Your Information as Account Holder:

• Name

TO COLLEGE

Jevada Saves

- Social Security or Taxpayer Identification Number
- Date of Birth
- Address

#### Your Child's Information as Beneficiary:

- Name
- Social Security Number
- Date of Birth
- Address



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#### MAKE YOUR INVESTMENT CHOICES

## The SSGA Upromise 529 Plan offers a wide variety of investment options:











### **REGISTER AT WWW.SCHOOLSAVINGS.COM**

Register your child and their SSGA Upromise 529 account on the www.schoolsavings.com website prior to your school's next Deposit Day. Establish a parent account for yourself and then ADD your child. Just click the "Sign Up" link on the Home page to begin. Click "My Student" after login.



Remember: Saving today beats borrowing tomorrow!

**Questions?** 

SSGA Upromise 775-851-4357 or School Savings 888-787-7728

See back for disclosure information

# ssgat promise 529

SSGA Upromise 529 P.O. Box 55578 Boston, MA 02205-5578 NV529.ORG 1.877.486.9251

For more information about the SSGA Upromise 529 Plan ("the Plan") download the Plan Description and Participation Agreement or request one by calling 1-800-587-7305. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing.

Consider before investing 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 such state's qualified tuition program.

Effective for tax year 2018, the IRS has increased the amount of the annual gift tax exclusion from \$14,000 (\$28,000 for a married couple) to \$15,000 (\$30,000 for a married couple). You can also contribute up to \$75,000 per beneficiary in a single year (up to \$150,000 for married couples) to take advantage of five years' worth of federal tax –free gifts at one time. The gift will be prorated over five years. In the event the donor does not survive the five-year period, a prorated amount will revert back to the donor's taxable estate.

The SSGA Upromise 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"). Ascensus Broker Dealer Services, LLC. (ABD) serves as the Program Manager. ABD has overall responsibility for the day-to-day operations, including provision of certain marketing services. State Street Global Advisors (SSGA) serves as Investment Manager for the Plan except for the Savings Portfolio, which is managed by Sallie Mae Bank, and also provides or arranges for certain marketing services for the Plan. The Plan's Portfolios invest in either (i) Exchange Traded Funds and mutual funds offered or managed by SSGA or its affiliates; or (ii) a Federal Deposit Insurance Corporation (FDIC)- insured omnibus savings account held in trust by the Board at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences. Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.