



Overview for participants

You're eligible for special pricing when you invest in New York's 529 College Savings Program Advisor Plan Class A units.

Because your affiliated organization has entered into a Group Plan agreement, you have the benefit of working with a financial advisor to set up a 529 college savings plan without an initial sales charge. All of the 529 plan provisions, including plan minimums, fees, expenses, requirements, features and benefits, apply.

Getting started

Your organization's designated financial advisor is available to explain the advantages of 529 plans as college savings vehicles, answer your questions, provide you with literature about the plan and establish an account. Please carefully review the Program Brochure and Tuition Savings Agreement, where you'll find important information about the plan.

Opening an account

To invest, you will first complete a 529 Group Plan application with the financial advisor and include a check for the initial investment. The financial advisor's firm may also require you to complete additional paperwork such as a suitability form. The plan application and check are then submitted to the plan. Note: Only individual registrations are permitted in the Group Plan (no trust or custodial registrations).

Account access

Once your account is established, you may call 800.774.2108 to get information through an automated voice system or from a plan service representative. You may also get account access online by going to ny529advisor.com. Under the Account Access section there is guidance for establishing an ID and PIN for online access.

Plan contributions

All contributions are after-tax dollars. Initial contributions are made by check, and subsequent contributions can be made by check or by electronic funds transfer from a bank account. **All contributions to the plan must be from the account owner.** If investing by check, the check needs to have the account owner's name and signature. Payroll deduction is not available.

Talk to your organization's financial advisor today about establishing a 529 Group Plan account.

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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 the *Advisor Plan*. Upromise Investments, Inc. serves as the Program Manager and has responsibility for certain administrative and recordkeeping services for the Plan. These entities are not affiliated with Columbia Management. Columbia Management Investment Advisers, LLC is investment manager of New York's 529 College Savings Program *Advisor Plan*. New York's 529 College Savings Program *Advisor Plan* and Columbia Funds are marketed and distributed by Columbia Management Investment Distributors, Inc., member FINRA.

No guarantee: None of the State of New York, its agencies, the Federal Deposit Insurance Corporation (FDIC), Columbia Management Investment Distributors Inc., Upromise Investments, Inc. or their affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment. The value of your account will vary based on market conditions and the performance of the investment options you select, and may be more or less than the amount you invest. Tax benefits are subject to certain limitations, and certain withdrawals are subject to federal, state and local taxes.

New York's 529 College Savings Program currently includes two separate 529 plans. The *Advisor Plan* is sold exclusively through financial advisors who have entered into *Advisor Plan* selling agreements with Columbia Management Investment Distributors, 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 Plan* are not available under the *Direct Plan*. The fees and expenses of the *Advisor Plan* include compensation to the financial advisor. Be sure to understand the options available before making an investment decision.

If you or the beneficiary are a resident or taxpayer of another state, before you invest consider whether your or the beneficiary's home state offers a 529 plan with tax or other benefits that are only available for investments in that plan. You should consult your qualified tax advisor.

New York's 529 College Savings Program *Advisor Plan* is described in its current applicable Program Brochure and Tuition Savings Agreement. Accounts are opened by completing an Enrollment Application. Call your financial advisor or Columbia Management at 800.774.2108 or visit ny529advisor.com to obtain a Program Brochure and Tuition Savings Agreement, which includes the investment objectives, risks, charges, expenses and other important information. Read it carefully before investing.