



**ADD MORE
TO YOUR
BENEFITS
FOR LESS!**

NC 529 SAVINGS PLAN
**HELPING YOUR COMPANY
AND YOUR EMPLOYEES
SAVE FOR EDUCATION**

Advantages for Your Company

Your business already offers competitive salaries, retirement, and health insurance. Saving for education and student loans with the NC 529 Plan is a valuable perk to add to your benefits package. The best part about this benefit — it won't cost your company a penny! When it's convenient for you, NC 529 Representatives schedule information sessions with employees for program presentations, enrollment, answer questions, and more. Submit your employees' payroll deduction contributions each pay period. Contributions are made with post-tax dollars, so no further payroll tax reporting is needed.

Benefits for Your Employees

- Investing for education is easy when it comes straight from your paycheck
- Kickstart education funding with as little as \$25 a month
- Contribute via payroll, one-time bank drafts, checks from family members, etc.
- Investment options are understandable with individual investments for conservative, moderate, or aggressive investors as well as age-based options (similar to target date retirement investing)
- NC 529 funds can be used at virtually any college anywhere (no requirement to stay in NC)
- NC 529 Account earnings are free* from federal and NC taxes when used to pay for college, K-12, student loans, or other qualified expenses



Know More!

Call us at 800-600-3453 or visit CFNC.org/NC529

We can answer questions about the NC 529 Plan as a benefit, arrange a visit with your benefits team, or plan a presentation for your employees.



Add a Benefit Without Adding to Your Workload!

- Employee-funded
- No set-up fees or administration charges to the employer
- Open to employees in any state
- Low maintenance; no governmental reporting
- Local office provides personalized assistance on set-up and maintenance

NC 529 Plan Provides

- Customized options for file delivery to make administration easy
- We can handle all of the paperwork for you
- Online enrollment materials and forms available 24/7 at CFNC.org/NC529 (paper copies available upon request)
- Toll-free call center 800.600.3453
- Secure, online individual account owner access
- Presentations on Paying for College and other college access topics for your employees at your worksite, upon request

For more information about North Carolina's National College Savings Program, please review the complete Program Description and Enrollment Agreement available at CFNC.org/NC529 or contact 800.600.3453 to request an enrollment kit that includes both. Before opening an Account, or contributing funds to an existing Account, you should carefully read and consider the Program Description, which includes information on investment objectives, risks, charges, expenses, and other important information.

North Carolina's National College Savings Program is a program of the State of North Carolina, established and maintained by the State Education Assistance Authority (Authority) as a qualified tuition program under federal tax law, and administered by College Foundation, Inc. (CFI). Current Investment Options are offered by North Carolina State Employees' Credit Union (SECU) and The Vanguard Group, Inc. (Vanguard).

The features of a qualified tuition program are complex and involve significant tax issues. The earnings portion of a withdrawal not used for qualified higher education expenses is subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax benefits may be contingent on meeting other requirements.

Accounts themselves are not bank or credit union deposits and are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration (NCUA). Neither the Contributions nor the earnings thereon invested in or allocated to Program Accounts are backed by the full faith and credit of the State of North Carolina or guaranteed by the Authority, CFI, SECU, or Vanguard. Notwithstanding the foregoing, Contributions and interest earned thereon allocated to the Federally-Insured Deposit Account Investment Option are guaranteed by SECU and insured by NCUA, which is backed by the full faith and credit of the United States Government. The value of a Participant's Account will fluctuate depending on market conditions and the performance of the Investment Options selected. You could lose money by investing in the Program. Participants assume all responsibility for federal and state tax consequences.