

Put a full-court press on paying for college

Big Games. Big Names. Big Price Tags! The cost of a four-year college education has steadily increased at an average pace of about twice the rate of inflation,¹ and has shown no sign of slowing down.

Let CollegeAccess529 help you plan for future college costs.



1. FinAid.org.

Source: Collegeboard.org. Inflation is not factored in.

College costs are based on average annual tuition (out-of-state) and room and board for fall of 2018 enrollment times four years.

Team up with CollegeAccess 529 to help meet rising education costs

The CollegeAccess 529 Plan investment lineup features 24 investment portfolios from nine leading money managers, as well as valuable plan features such as tax-deferred asset growth and gifting and estate planning benefits.

Powerful features of 529 plans:

Gift and estate tax benefit

A married couple (filing jointly) can invest up to \$150,000 gift-tax-free at one time, pro-rated over five years. This has the added benefit of removing assets from the taxable estate.*

Tax advantages

Money invested in a 529 account offers tax-deferred growth potential and tax-free withdrawals.**

Control and flexibility

Unlike other savings options, you always retain control of assets, from naming the beneficiary to deciding how much should be spent.

For more information call your financial advisor, or visit www.collegeaccess529.com

* If the donor dies before the first day of the fifth calendar year, a portion of the contribution must be added back to the donor's estate for tax purposes.

** Withdrawals that are not for qualified educational expenses may be taxed as ordinary income and may be subject to a federal 10% additional tax.

Investors should consider the investment objectives, risks, charges and expenses of CollegeAccess 529 Plan before investing. This and other information is contained in the current Plan Disclosure Statement which should be read carefully before investing, and which can be obtained by contacting your financial advisor and/or the Program Manager. Investors should consider whether their state of residency – or their intended Designated Beneficiary's state of residency – offers any benefit, such as a state tax deduction, financial aid, scholarship funds, and protection from creditors or any other benefits that are only available for investments in that state's 529 savings program.

Please note that 529 plans may have certain fees and expenses including but not limited to annual maintenance fees, sales charges, deferred sales charges, administration and management fees, and underlying fund expenses. Please consider these fees as well as the investment risks when investing in a 529 plan.

NOTICE: The account is not insured by any state, and neither the principal deposited nor any investment return is guaranteed by any state. Furthermore, the accounts are not insured, nor the principal or investment return guaranteed, by the federal government, the Federal Deposit Insurance Corporation (the "FDIC") or any other federal agency.

CollegeAccess 529 Plan is a Section 529 College savings plan sponsored by the State of South Dakota, and managed by Allianz Global Investors Distributors LLC, 1633 Broadway New York, NY 10019-7585, www.collegeaccess529.com.

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CA529MM-0319R | 741309 | 02916

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