**529 Plan Disclosure Document**

Name of Plan \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Age of Beneficiary\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Share class being purchased \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Investment Amount\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Holding Period \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Sales Charge (Front End Load) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Back End Load/Surrender Penalty \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Enrollment or Other One-Time Fee\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Annual Maintenance Fees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

12b-1 Expense Annually\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_%

Selecting a 529 Plan involves more than just comparing plan expenses and fees. Other considerations should include the following topics:

The tax implication of choosing an in-state vs out-of-state plan

Whether to invest in a 529 Plan through a professional account manager or through direct investment

The type of investment choices that are available

If the plan’s asset allocation is suited to your goals

The risk of the plan

The previous performance of the plan

The impact of the 529 Plan on financial aid

\_\_\_\_\_ I have reviewed the above information with my financial consultant.

**For purchases of Class C shares for a client with a beneficiary who is younger than the age of 10. To be completed by the representative.** If this is a purchase of Class C shares for a client with a beneficiary younger than the age of 10, please explain in detail, why this recommendation is suitable when the beneficiary has a long term investment time horizon or objective and how this product fits within the customer’s financial objectives and anticipated holding period. I understand that the longer I hold my investment in C shares the more money I will pay in fees.

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**For purchases of Class A shares for a client with a beneficiary who is older than the age of 10. To be completed by the representative.** If this is a purchase of Class A shares for a client with a beneficiary who is older than the age of 10, please explain in detail, why this recommendation is suitable when the beneficiary has a short term investment time horizon or objective and how this product fits within the customer’s financial objectives and anticipated holding period.

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**Acknowledgements**

Client Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Representative’s Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Compliance Acknowledgement \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_