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Strategic Business Partnership

We offer partnership opportunities for your business development seminars! If you are currently offering client education or prospecting events, allow us to help you take your client conversations and education to the next level.

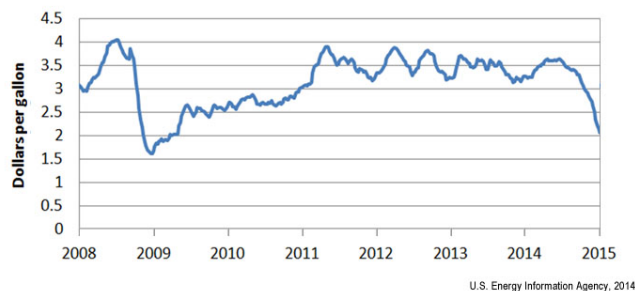
- Provide in depth information on 529's and how they can help your clients reach their goals.
- Education on using 529's to be more effective in the estate planning conversation
- Open new markets through intergenerational awareness and educational legacies

Contact Joe Giulitto at 303-376-8848 or jgiulitto@collegeinvest.org for more information or scheduling.

An easy way to find your clients 529 contributions for this year.

It's easy for your clients to put off investing towards their future. Help your clients find that extra contribution by finding them some savings they might not be aware of. Consider this: in 2015 gas was \$3.60 a gallon and today its only \$1.99. Filling up a 20 gallon tank each week costs about \$128 less a month than it did a year ago. That's an extra \$1500 a year your client could be putting towards future college expenses.

U.S. retail gasoline prices, 2008-2015



What Schools can I use 529 funds at?

We are asked this question a lot- and the answer will surprise you. Any school that takes the FAFSA (free application for federal student aid) form is eligible which includes most major institutions of higher education, trade and vocational schools, graduate programs and hundreds of schools outside the US. If a school is listed on the following link, it is a qualifying institution for qualified expense distributions from a 529.

https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en_EN

We can help! Contact us at 303-376-8855.

Important Considerations

To learn about CollegeInvest's 529 program, its objectives, risks, charges, expenses, limitations, restrictions and qualifications regarding the Plans' benefits and potential tax advantages, please read and consider carefully the Program Disclosure Statements (PDS) available at www.collegeinvest.org before investing. Also, check with your or your beneficiary's home state to learn if it offers tax or other benefits for investing in its own plan. Administered and issued by CollegeInvest. CollegeInvest and the CollegeInvest logo are registered trademarks of CollegeInvest. Copyright © 2015 CollegeInvest.

Contributions to the Plan(s) are deductible from Colorado State income tax in the tax year of the contribution, up to your Colorado taxable income for that year. Such deductions are subject to recapture in subsequent years in which non-qualified withdrawals are made.

Contributions between \$14,000 and \$70,000 made in one year can be prorated over a five-year period without incurring federal gift taxes or reducing your unified estate and gift tax credit. If the account owner dies before the end of the five-year period, a prorated portion of the contribution will be included in his or her taxable estate. If you contribute less than the \$70,000 maximum, additional contributions can be made without incurring federal gift taxes, up to a prorated level of \$14,000 per year. Federal gift taxation may result if a contribution exceeds the available annual gift tax exclusion amount remaining for a given student in the year of contribution.

CollegeInvest is a not-for-profit division of the Colorado Department of Higher Education. As such, our primary goal is to help students get an education beyond high school. We provide expert information, simple planning tools, scholarships, and savings plans for Colorado families.



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