



AMERICAN
FUNDS®

From Capital Group

Saving for College Just Got Easier



**Your
Employer's
College
Savings Plan Is
Here to Help.**

CollegeAmerica is a nationwide plan sponsored by **Virginia529SM**

Save With CollegeAmerica.®

With college costs rising faster than inflation, many students need assistance paying for their higher education. To help you save for this important goal, your employer, working alongside a financial advisor, is offering you a CollegeAmerica 529 plan as part of your benefits package.

With CollegeAmerica, You Get Some Great Benefits

- **Tax-advantaged investing** – Earnings in a 529 account grow free from federal tax. This can help you accumulate more over the long term.
- **Flexibility** – You can use the assets in your account to fund expenses at any U.S. public or private college – undergraduate, graduate, professional or vocational. Qualified expenses include tuition, fees, room and board, and many more.
- **Investing for any beneficiary** – You can save for anyone – your children, grandchildren, nieces, nephews, friends, etc. You can even save for yourself. In addition, there are no age or income limits.
- **Convenience of automatic investing** – You easily invest on a regular basis through deductions from your personal bank account or payroll deductions (if available). For details, talk to your employer.
- **Low plan costs** – You never pay a sales commission, and you benefit from low operating expenses. That way more of your money goes toward pursuing your goal.
- **Control over your account** – Unlike other college funding vehicles, you always control the assets in a 529, even when your beneficiary reaches the age of enrollment.

If withdrawals are used for purposes other than higher education, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

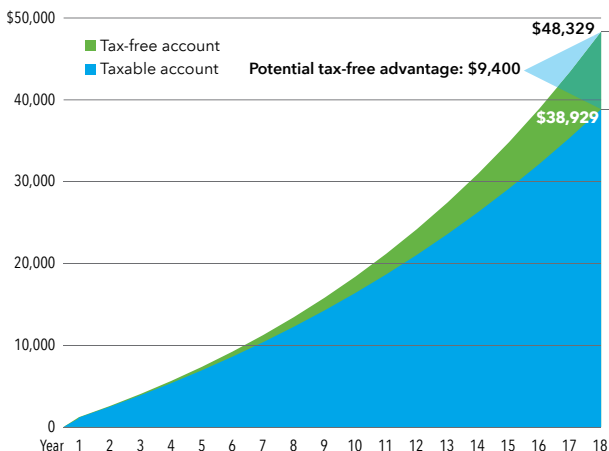


Help them realize their dreams.

Tax Benefits Can Be Substantial

Earnings in a 529 account are free from federal tax and, in most cases, state taxes – provided they're used to pay for qualified education expenses like tuition. To see how powerful tax benefits can be, see the chart to the right.

The tax-free advantage: \$100 per month for 18 years



Assumes an 8% average annual rate of return (compounded monthly) for both investments and a 25% income tax rate. (The typical mutual fund investor falls into the 25% tax bracket.) Example assumes taxes were paid annually out of account. Your tax rate may vary. Current minimum tax rates on capital gains and dividends could make taxable investment returns higher, thus reducing the difference between the two ending values. Results shown are hypothetical and are not intended to represent an investment in a specific fund. Your investment experience will differ. Regular investing does not ensure a profit or protect against loss. You should consider your willingness to keep investing when share prices are declining.

Three Ways to Invest

- 1. American Funds College Target Date Series® offers an age-based funds-of-funds solution.*** A simple, *single* selection guided by a beneficiary's projected college enrollment date.
- 2. American Funds Portfolio SeriesSM features six diversified, objective-driven funds of funds.** You can choose *the portfolio* that best fits the beneficiary's time frame and your risk tolerance.
- 3. Or, you can build your own portfolio of individual American Funds.** You select the investments you prefer.

Getting Started Is Easy

Just two steps and you're on your way:


- 1.** Get a CollegeAmerica application, program description and prospectus from your employer.
- 2.** Complete the application and return it to your employer. Payroll deduction may be available. Check with your employer.

To learn more about how saving in CollegeAmerica can work to your advantage, talk to your plan's financial professional and visit americanfunds.com/529.

* The target date is the year in which the beneficiary is expected to begin taking withdrawals. Investment professionals gradually adjust the portfolio over time so that it becomes more preservation-oriented. The funds' allocation strategy does not guarantee that investors' education savings goals will be met. Investors and their advisors should periodically evaluate their investment to determine whether it continues to meet their needs.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and *CollegeAmerica Program Description*, which can be obtained from a financial professional and should be read carefully before investing. Depending on your state of residence, there may be an in-state plan that provides tax and other benefits not available through CollegeAmerica. CollegeAmerica is distributed by American Funds Distributors® and sold through unaffiliated intermediaries.

CollegeAmerica is a nationwide plan sponsored by Virginia529SM

Lit. No. CAGEFL-022-0315P Litho in USA CGD/SCG/10264-546990 © 2015 American Funds Distributors, Inc.  Printed on recycled paper