

CollegeChoice CD offers a way to help a loved one save for future college expenses while providing great tax advantages.

- **A special tax credit is available to Indiana taxpayers:** Contributions to a CollegeChoice CD account are eligible for a state income tax credit of 20%, up to \$1,000 credit per year.²
- Earnings grow tax-free and distributions used to pay for qualified education expenses are tax-free.³
- Account owners also benefit by making annual gifts of up to \$13,000 (\$26,000 if married, filing jointly) to a beneficiary for all accounts without incurring a federal gift tax. For contributions over the limit, you may treat the money (up to \$65,000 and \$130,000 if married, filing jointly) as having been made ratably over a five-year period.⁴

For More Information

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College Savings Bank
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If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

¹ The Federal Deposit Insurance Corporation (FDIC) generally insures, with respect to each FDIC-insured institution, deposit accounts that are held in the same right and capacity up to the maximum amount set by federal law, currently \$250,000. An account owner's interest in the insurable balance of a CollegeChoice CD account is insured by the FDIC on a pass-through basis, together with any other deposit accounts the account owner holds at College Savings Bank, up to the maximum amount. Please see the Enrollment Kit for further information. The CollegeChoice CD 529 Savings Plan is not insured by the State of Indiana. Neither the principal invested nor the investment return is guaranteed by the State of Indiana.

² This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state's qualified tuition program or a non-qualified withdrawal. The credit does not apply to rollovers from another state's qualified tuition program. See the Enrollment Kit for more details.

³ Earnings on nonqualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes and early withdrawal penalties. The availability of tax or other benefits may be contingent on meeting other requirements.

⁴ In the event the contributor does not survive the five year period, a pro-rated amount will revert back to the contributor's taxable estate.

⁵ Please refer to the Disclosure Statement for the formula explanation.

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INCD5000

CollegeChoice CD
529 SAVINGS PLAN

The CollegeChoice CD 529 Savings Plan

Save for college with the security of
FDIC-insured certificates of deposit



You can prepare for their future with the CollegeChoice CD 529 Savings Plan

CollegeChoice CD offers all of the benefits you would expect from a 529 plan, and more...

- Use the proceeds at any eligible college, university, or technical school in the U.S. and beyond
- You can determine how assets in your account are used
- Principal-protected CD Options
- FDIC Insurance up to at least \$250,000 per account owner on CD Options¹

Higher education expenses include tuition, fees, textbooks, supplies and certain equipment required to attend an eligible institution. If the student's enrollment qualifies for at least half time, room and board expenses are also eligible up to a specified level.

With CollegeChoice CD, building your college savings is simple

CollegeChoice CD was created for families like yours. Whether your child is 3 or 13 years old, there is a CD option designed to meet your needs.

CollegeSure® CD

With a 23 year history, the CollegeSure CD has a proven track record of helping families save for the future cost of higher education.

The CollegeSure CD provides safety and flexibility, with maturities ranging from 1- to 22-years and an annual percentage yield tied to the rise in college costs as measured by the College Board's Independent College 500® Index (IC 500®). Each CollegeSure CD is FDIC-insured up to \$250,000 per account owner.¹

InvestorSure® CD

With the InvestorSure CD, your contributions will remain secure with FDIC insurance and principal protection.¹

The InvestorSure CD is indexed to the Standard & Poor's® 500 Composite Stock Index (S&P 500®). Unlike many investments, the InvestorSure CD does not risk principal when held to maturity.

Even if the value of the S&P 500 declines over the investment period, you will receive your full principal back at maturity. Funds held to maturity will also receive 70% of the average increase in the S&P 500 based upon a specific formula.⁵

Fixed Rate CDs

Fixed Rate CDs are dependable, predictable and rewarding.

Each Fixed Rate CD provides the safety of FDIC insurance while earning a fixed rate of return for the entire term of the CD.¹ Your rate of return is determined when the CD is opened, so you will be able to calculate the exact value of your account at maturity.

With maturity options of both 1- and 3-year, Fixed Rate CDs are a convenient way to save while earning a stable rate of return.

