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Oklahoma 529 College Savings Plan

OK Oklahoma 529 College Savings Plan



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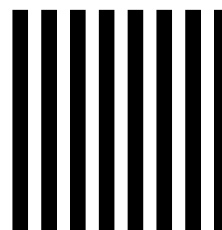
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College begins with a dream.



Most parents dream of the day that their child will attend college. A college degree may open doors to career opportunities, greater prosperity and even a more secure future. But when your child is ready for college, will you be prepared to handle the financial responsibility? It's never too early to start planning for this important goal.

This is why the State of Oklahoma created the Oklahoma College Savings Plan (OCSP) — a 529 plan designed to help parents save for future higher education costs.

WHAT IS A 529 PLAN? A 529 college savings plan is a state-sponsored education savings program created specifically for the purpose of helping families save for college. It includes investment options to help you with your investment goals, plus features that may help make investing more affordable.

OCSP ADVANTAGES

OKLAHOMA INCOME TAX DEDUCTION: Oklahoma taxpayers may deduct from their Oklahoma adjusted gross income up to \$10,000 in contributions to the Oklahoma College Savings Plan for individual taxpayers and up to \$20,000 for taxpayers filing a joint return with a five-year carryforward.* Amounts deducted may be subject to recapture if a non-qualified withdrawal or rollover is taken (depending on the timing of such transactions), resulting in adverse Oklahoma income tax consequences. Read the Disclosure Booklet carefully.

* To the extent a taxpayer does not take a deduction for contributions made for that tax year, they may make a deduction over the following five years, provided the amount deducted each year does not exceed the deduction limit.

Oklahoma Tax Deduction Filing Deadline – The state income tax deduction filing deadline for OCSP contributions is April 15 of the following year or the due date of the taxpayer's state income tax return, excluding extensions.

Before investing in a 529 plan, you should consider whether the state you or your designated Beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It was written to support the promotion of the Oklahoma College Savings Plan. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Success requires planning.

TAX-FREE QUALIFIED WITHDRAWALS: Contributions and any earnings to the OCSP will grow free from federal and Oklahoma state income tax. Through the power of compounding, the money you invest in a tax-deferred account can provide greater potential for growth. And when you withdraw your money for qualified higher education expenses, it's federal and state income tax-free. (Current and future portfolio holdings are subject to risk.)

ESTATE AND GIFT TAX BENEFITS: If you are interested in gift and estate tax planning, you may also find the OCSP attractive. Not only are you able to accelerate tax-free gifting from your estate, you maintain control of the money. Gifts and estate tax rules are complex. You should discuss your individual financial circumstances with your tax advisor or financial planner.

OCSP GIVES YOU CHOICES

CHOICE OF INVESTMENT OPTIONS:

You can choose from six options:

- † Managed Allocation Option
- † 100% Equity Option
- † Diversified Equity Option
- † Balanced Option
- † Fixed Income Option
- † Guaranteed Option

These choices vary in their investment strategies and degree of risk, allowing you to select an option or combination of options that best fit your needs and investment philosophy. Please refer to the OCSP Disclosure Booklet for more information.

CHOICE OF SCHOOLS: Your beneficiary can use the funds at thousands of eligible colleges nationwide and abroad for tuition, fees, books, supplies, and equipment required for enrollment or attendance at an eligible educational institution, as well as certain room and board expenses.



TRANSFERABILITY: If your beneficiary decides not to attend college, or has other funding options, you may transfer funds in your Account to certain eligible family members of the original beneficiary, including siblings, a spouse, first cousins — even possibly yourself. Transfers to ineligible family members or nonfamily members will result in additional federal taxes. Please refer to the OCSP Disclosure Booklet for more information.

BENEFIT FROM PROFESSIONAL MANAGEMENT

TIAA-CREF Tuition Financing, Inc. (TFI), part of the TIAA-CREF group of companies, provides program management for the OCSP. TFI, a leader in providing program management for 529 savings plans, manages several 529 programs. TIAA-CREF, is a national financial services group of companies and a leading provider of retirement services in the academic, research, medical and cultural fields.

START EARLY AND SAVE REGULARLY

The sooner you begin saving, the sooner you can take advantage of the potential compounding effects of time on your investment.

ESTABLISH YOUR COLLEGE SAVINGS STRATEGY

Here are step-by-step instructions on how to develop your plan.

STEP ONE: Select Investment Option(s), which reflect your goals, time frame and risk tolerance. Please refer to the Oklahoma College Savings Plan Disclosure Booklet for a description of investment options and an investor profile before making an investment selection.

STEP TWO: Select Your Funding Strategy. You can invest regularly with the Oklahoma College Savings Plan Automatic Contribution Plan through your bank account and/or utilize payroll deduction through your employer. (Payroll deduction through participating employers.)

STEP THREE: Establish Your Account. You can do this online at WWW.OK4SAVING.ORG or by calling us toll-free at **1-877-654-7284** to request an enrollment kit.

It's Easy To Enroll Or Learn More About the OKLAHOMA COLLEGE SAVINGS PLAN...
The **ONLY** 529 Plan with an Oklahoma Income Tax Deduction!

Consider the investment objectives, risks, charges and expenses before investing in the Oklahoma College Savings Plan. Please call 1-877-654-7284 or visit www.ok4saving.org for a Disclosure Booklet containing this and other information. Read it carefully.



To obtain additional information on the OKLAHOMA COLLEGE SAVINGS PLAN complete this card and drop it in the mail.

- Yes, I'd like to learn more about the OCSP.
- Yes, I'd like my company to be a participating employer. Please send me an employer kit.

Name

Company Name

Address

City State Zip

Phone Number

Email