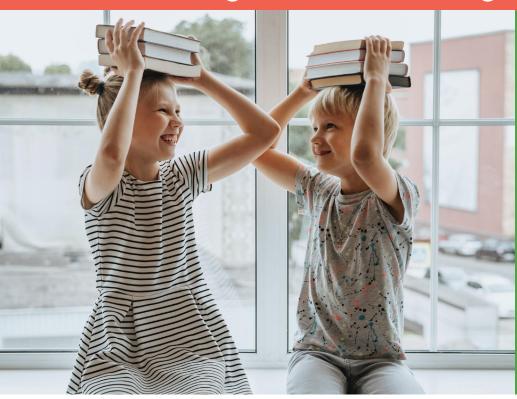


Georgia's Path2College 529 Plan



A SMART WAY TO SAVE.

Every parent knows they need to start saving for their child's education.
Setting aside money now can go a long way. With the rising costs of college, where you save and invest matters more than ever.
Georgia's Path2College 529 Plan offers peace of mind and makes saving for higher education easier.

TAKE ADVANTAGE OF WHAT THE PATH2COLLEGE 529 PLAN OFFERS.

GA STATE TAX DEDUCTION

Georgia taxpayers can reduce their state taxable income by up to \$8,000 per beneficiary if married filing jointly (\$4,000 filing single) from contributions made into a Path2College 529 Plan.

○ TAX-FREE GROWTH POTENTIAL

Similiar to a Roth IRA, contributions grow tax-deferred during the savings years. Withdrawals are tax-free when the money is used for qualified higher education expenses.

O GIFTING

You don't have to save for this important goal alone. Family and friends can help by gifting to a child's Path2College 529 Plan account at birthdays, graduations, holidays, or just because. Georgia taxpayers who gift into your account may be eligible for the state income tax deduction.

• FLEXIBLE

Funds can be used at eligible schools throughout Georgia and nationwide. So whether the beneficiary wants to study engineering, welding or cooking, at a school in Georgia or another state, he or she is covered.

VALUABLE

Funds from 529 plans can be used to pay for a wide range of expenses, including tuition, living expenses, books, required equipment, fees and computers.



What you should know

● HOW DO I ENROLL?

Most families enroll online at Path2College529.com. You'll need the date of birth and Social Security Number or federal taxpayer identification number of the beneficiary and account owner. If you're making an electronic initial contribution, checking/savings account and bank routing numbers are required.

♦ HOW DO I SET UP AUTOMATIC RECURRING CONTRIBUTIONS?

There are two choices for setting up regular, automatic contributions, which allows you to 'set it and forget it' and potentially help grow your savings faster. Plus, you can set up an annual automatic increase to your contribution amount, so your savings amount can grow along with your career progress.

- Recurring Contributions from Your Bank Account During the
 account opening process, or if you already have an account, you
 can easily add automatic recurring contribution instructions. You
 can select the start date, frequency and amount, and change at
 any time.
- Payroll Direct Deposit Through Your Employer Depending on your employer's system, you may be able to direct a portion of your paycheck to your Path2College 529 plan account. Either login to your self-service payroll portal or contact your firm's payroll department to confirm process.

O INVESTMENT OPTIONS TO MATCH YOUR STRATEGY

The Path2College 529 Plan offers a variety of professionally managed investment options to fit your life situation, risk tolerance and savings goals.

If you are looking for an investment option customized for your student's expected enrollment year in school, you might want to choose an Enrollment Year Investment Option. If you're an experienced investor, you might choose a Static Investment Option you'll review and change periodically. If your child is nearing college and you've been saving for a while, the Principal Plus Interest Portfolio might be an ideal choice. Learn more about your investment options by visiting path2college529.com/compare.

GEORGIA 529 FAQ

Q: Can I change the beneficiary?

You can change at any time or transfer a portion of your investment to a different beneficiary. To maintain the tax benefits, the new beneficiary must be an eligible member of the previous beneficiary's family such as a sibling, a cousin, a step-sibling or a parent.

Q: What if my child or loved one decides not to attend college?

You have three choices:

- 1. Keep the account in case the beneficiary changes his or her mind about higher education.
- 2. Change the beneficiary to an eligible family member.
- 3. Make a nonqualified withdrawal. You can withdraw your principal without a penalty, but any earnings will be subject to applicable state and federal taxes, plus a 10% federal penalty.

Note that beginning January 1, 2024 you may be able to roll unused 529 funds to a Roth IRA for the beneficiary. Check the Path2College529.com website in 2024 for futher details.

Q: What if my child or loved one gets a full or partial scholarship?

You can withdraw funds up to the scholarship amount without any penalty. However, you'll have federal and state income taxes on the earnings portion of the withdrawal.

Q: If I open an account in my state, then move to another state, what will happen to the account? If you move to another state, you can still keep your account, and you can continue contributing to it. Consider whether the state in which you or your designated beneficiary reside has a 529 plan that offers state income tax or other benefits to residents.

Manage your Path2College account on the READYSAVE 529 app.







To learn more about Georgia's Path2College 529 Plan, its investment objectives, risks, charges and expenses, see the Plan Description at path2college529.com. Read it carefully. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. If the funds aren't used for qualified higher education expenses, a federal 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Consult your legal or tax professional for tax advice. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, underwriter and distributor.