

The NC 529 Plan

Saving for education is even easier with payroll deduction

Tax-Free Earnings when used for qualified higher education expenses or K-12 tuition.

Affordable minimum contribution of only \$25 with no enrollment fees.

Accessible for anyone to open an account for beneficiaries of any age, newborn to adult.

Easy and quick enrollment at CFNC.org/NC529.

Convenient to save through automatic payroll deductions, or contribute on your own.

Comprehensive range of investment strategies.

Flexible use at almost any college or university, anywhere and now available for K-12 tuition, student loan repayment, and apprenticeships!



Investment Options

- Multiple individual options for various time horizons and risk tolerances.
- Investments offered by SECU and Vanguard®.
- Vanguard® Age-Based Options allow you to set it and forget it.

Want to Learn More?
Find us online: CFNC.org/NC529
Call us at 800.600.3453
Mon. – Thurs. 8 a.m. – 6 p.m.
Fri. 8 a.m. – 5 p.m.

Instructions on how to enroll

1. Tell your HR office you plan to enroll and complete any necessary forms for your company.
2. Enroll online at CFNC.org/NC529 or access the Enrollment and Participation Agreement and Payroll Deduction Authorization Agreement at: <https://www.cfnc.org/save-for-college/nc-529-forms/>

For more information about North Carolina's National College Savings Program, please review the complete Program Description and Enrollment Agreement available at CFNC.org/NC529 or contact 800.600.3453 to request an enrollment kit that includes both. Before opening an Account, or contributing funds to an existing Account, you should carefully read and consider the Program Description, which includes information on investment objectives, risks, charges, expenses, and other important information.

The features of a qualified tuition program are complex and involve significant tax issues. The earnings portion of a withdrawal not used for qualified higher education expenses is subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax benefits may be contingent on meeting other requirements.

Accounts themselves are not bank or credit union deposits and are not insured by the Federal Deposit Insurance Corporation or the National Credit Union Administration (NCUA). Neither the Contributions nor the earnings thereon invested in or allocated to Program Accounts are backed by the full faith and credit of the State of North Carolina or guaranteed by the Authority, CFI, SECU, or Vanguard. Notwithstanding the foregoing, contributions and interest earned thereon allocated to the Federally-Insured Deposit Account Investment Option are guaranteed by the State Employees' Credit Union and insured by the NCUA, which is backed by full faith and credit of the United States Government, up to the applicable federal share insurance limits. The value of a Participant's Account will fluctuate depending on market conditions and the performance of the Investment Options selected. You could lose money by investing in the Program. Participants assume all responsibility for federal and state tax consequences.

Employer Code:

 **NC 529
PLAN**