



Fidelity Advisor 529 Plan Advantages

Active management expertise and investment flexibility

You can be confident that Fidelity, an investment leader for over 70 years, will help manage your 529 plan with effective, informed portfolio decisions. All of our 529 fund offerings give you access to Fidelity's deep lineup of active managers.

Our college savings plan offers three types of investment strategies – active age-based, static, or individual – so you can balance your risk tolerance, time horizon, and personal goals.

8 Active age-based portfolios

These offerings use active asset allocation to over- or underweight certain asset classes to take advantage of market conditions and opportunities.

2 Static portfolios

Maintaining set allocations over time, these options include aggressive equity and moderate equity portfolios.

17 Individual portfolios

With the help of an advisor, you can invest in a customized portfolio leveraging a combination of equity and fixed income funds.

Getting Started with Fidelity Advisor 529 Is Easy

① Talk to your financial advisor.

He or she can assess your financial situation and your college savings goals to determine the right investing strategy and investment options for you.

② Explore our resources.

What exactly is a 529? Just go to institutional.fidelity.com to find our latest helpful articles, along with a brochure, presentation, and 529 credit card rewards flyer.

③ Open your Fidelity Advisor 529 Plan account.

Call your financial advisor to complete the new account application to open your Fidelity Advisor 529 Plan account.

More Reasons to Save in a Fidelity Advisor 529 Plan

- **Tax Advantages**

Any earnings are tax deferred at the federal level, and qualified distributions are federal income tax free.

- **Estate Tax and Gifting Benefits**

Make five years of contributions at one time – up to \$70,000 per beneficiary (or \$140,000 per couple).

- **Minimal Impact on Financial Aid**

For federal financial aid purposes, 529 assets are generally considered assets of the parent unless the account is held by the student (i.e., the student is the participant or the named beneficiary on a custodial 529 account).

- **Investment Exchanges**

Contributions and earnings amount may change twice every calendar year for a given beneficiary.

- **Fidelity Investments 529 College Saving® Visa Signature® Card**

Earn unlimited 2% cash back on every net purchase¹ when deposits are directed into an eligible Fidelity-managed 529 account.²

- **High Contribution Limits**

Contribute up to \$475,000 per beneficiary. Earnings may cause the account total to exceed this amount.

- **Automatic Investments**

Waive the \$20 annual account maintenance fee by systematically contributing at least \$50 a month or \$150 a quarter.

- **Multigenerational Reach**

There are no income restrictions or age limitation when changing a beneficiary to another qualified family member, which allows the plan to be passed to other generations.

FIDELITY INSTITUTIONAL ASSET MANAGEMENTSM

ORIGINAL INSIGHT / TAILORED ACCESS / DIVERSE INVESTMENT CAPABILITIES

institutional.fidelity.com



Not FDIC Insured • May Lose Value • No Bank Guarantee

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

¹ You will earn 2 points per dollar in net purchases (purchases minus credits and returns) that you charge. Account must be open and in good standing to earn and redeem rewards and benefits. The 2% rewards value applies only to points redeemed for a deposit into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions apply.

² Eligible accounts include most nonretirement registrations as well as Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, Fidelity®-managed 529 College Savings Plan accounts, and certain advisor-sold Fidelity®-managed 529 College Savings Plan accounts. The ability to contribute to an IRA or 529 college savings plan account is subject to IRS rules and specific program policies, including those on eligibility and annual and maximum contribution limits. The list of eligible registration types may change without notice at Fidelity's sole discretion. For more information about whether a particular registration is eligible, please call 800-FIDELITY (800-343-3548). Contact your advisor to determine whether your advisor-sold Fidelity®-managed 529 College Savings Plan account is eligible for this program.

The Fidelity Advisor 529 Plan is offered by the state of New Hampshire and managed by Fidelity Investments. If you or the designated beneficiary is not a New Hampshire resident, you may want to consider, before investing, whether your state or the designated beneficiary's home state offers its residents a plan with alternate state tax advantages or other benefits.

Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.

The tax and estate planning information contained herein is general in nature, is provided for informational purposes only, and should not be construed as legal or tax advice. Fidelity does not provide legal or tax advice. Fidelity cannot guarantee that such information is accurate, complete, or timely. Laws of a particular state or laws that may be applicable to a particular situation may have an impact on the applicability, accuracy, or completeness of such information. Federal and state laws and regulations are complex and are subject to change. Changes in such laws and regulations may have a material impact on pre- and/or after-tax investment results. Fidelity makes no warranties with regard to such information or results obtained by its use. Fidelity disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Always consult an attorney or tax professional regarding your specific legal or tax situation.

Before investing, consider the plan's investment objectives, risks, charges, and expenses. Contact Fidelity or visit institutional.fidelity.com for a free offering statement. Read it carefully before investing.