

## Easy Enrollment and Account Maintenance

### Setting up an account is simple:

- Enroll online at [CFNC.org/Savings](http://CFNC.org/Savings), or
- Request an enrollment kit by calling 800-600-3453 or by emailing [savings@CFNC.org](mailto:savings@CFNC.org)

### Managing your account is simple:

- Check your account information online
- Add or change your bank information
- Set up regular automatic deposits from your bank
- Change the allocation of future contributions
- Add or change successor participant information
- Transfer money from your bank to your account
- Change account owner information
- Change account beneficiary information
- Add or change your e-mail address
- Arrange for electronic delivery of account statements and transaction confirmations
- View and print statements and transaction confirmations
- Transfer assets among Investment Options subject to IRS limitations
- Request Qualified Withdrawals
- View tax forms (1099Q)

CFNC.org also has valuable information to help you and your student plan, apply, and pay for college.

[CFNC.org/Savings](http://CFNC.org/Savings)  
800-600-3453



*For more information about North Carolina's National College Savings Program, contact 800-600-3453 or visit [CFNC.org/Savings](http://CFNC.org/Savings) for the Program Description and Enrollment Agreement. 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, strategies, risks, charges, expenses, and other important information.*

*If you are not a North Carolina taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investment in such state's qualified tuition program. You should consult your tax advisor.*

*Participation in the Program involves investment risk, which may include the loss of principal in the case of investments in Investment Options other than the Protected Stock Fund.*

North Carolina's National College Savings Program is a program of the State of North Carolina, established and maintained by the North Carolina State Education Assistance Authority (Authority) as a qualified tuition program under federal tax law, and administered by College Foundation, Inc. (CFI) with administration and record keeping services provided by Upromise Investments, Inc. and Upromise Investment Advisors, LLC (collectively, Upromise). Investment options are made available through NCM Capital Management Group, LLC; J. & W. Seligman & Co. Incorporated; Wachovia Bank, N.A. through its affiliate, Evergreen Investment Management Company, LLC; the State Treasurer of North Carolina; Metropolitan Life Insurance Company (MetLife); and The Vanguard Group, Inc.

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CFI Form C 620 (05/06)



## North Carolina's National College Savings Program

A 529 Plan



## Advantages of North Carolina's 529 Plan

Now is the time to start a college savings strategy for your child, yourself, or someone else you care about. With North Carolina's National College Savings Program, the contributions you make today invest in a gift that lasts a lifetime—the gift of education.

### Accessible

A parent, relative, friend—even an organization—can open an account for a beneficiary. And, the beneficiary can be any age, from a newborn to an adult.

### Affordable

You decide when and how much you can afford to invest. The minimum contribution is as low as \$5. Make lump-sum contributions or set up automatic payments.

### Comprehensive

The 15 investment options cover a range of financial strategies, from conservative to aggressive. Choose the combination that meets your objectives and risk tolerance.

### Tax free\*

Account earnings are free from federal and North Carolina income taxes when the money is used to pay for qualified higher education expenses.

\*The features of a qualified tuition program are complex and involve significant tax issues, and certain tax features are scheduled to expire on December 31, 2010, unless extended. The earning portion of withdrawals not used for qualified higher education expenses are 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.

### Flexible

You can use the money at virtually any college, anywhere in the country, to pay for qualified higher education expenses—such as tuition, fees, room and board, and books.

### Easy

Enroll online at [CFNC.org/Savings](http://CFNC.org/Savings) or request an enrollment kit by emailing [savings@CFNC.org](mailto:savings@CFNC.org) or by calling toll free 800-600-3453.

## More Advantages

North Carolina's Program is open to residents of any state.

You make your own investment choices and enroll directly.

There are no enrollment fees or sales charges to open an account.



With North Carolina's National College Savings Program, it's simple to add earnings on eligible purchases with the Upromise® rewards service\*\* directly into your college savings.

And, if you need additional funds when college starts, with an account in North Carolina's 529, you and your beneficiary are eligible to apply for loans through North Carolina's Federal Family Education Loan Program. Education loans you will find at [CFNC.org](http://CFNC.org) will save you money.

For more ways to pay for college—and for admission and career information—explore [CFNC.org](http://CFNC.org).

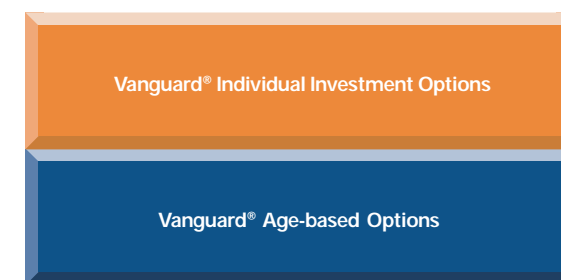
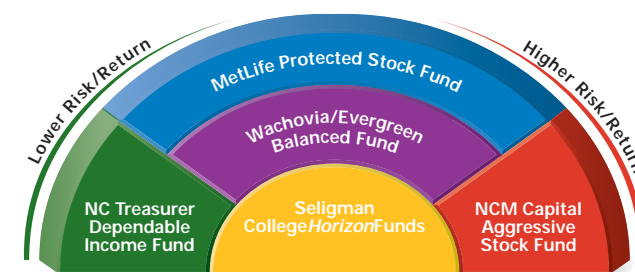


\*\*Upromise rewards service is an optional service offered by Upromise, Inc., and is separate from the National College Savings Program. Specific terms and conditions apply. Participating companies, contribution levels, terms, and conditions subject to change without notice.

## Multiple Investment Options

North Carolina's Program offers a wide variety of investment options from multiple investment managers. All 15 investment options are designed to help you meet educational costs for your beneficiary.

For a brief description of every investment option, visit [CFNC.org/Savings](http://CFNC.org/Savings). Detailed information is available in the *Program Description* and should be reviewed carefully before you enroll.



Once you decide which investment options fit your timeframe, objectives and risk tolerance, you'll be ready to open your National College Savings Program account and head toward your savings goal.