

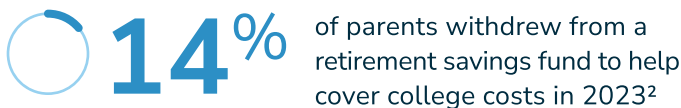
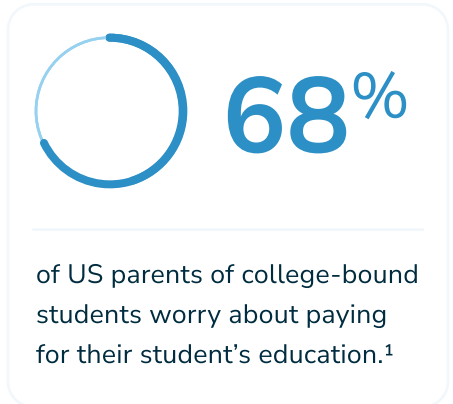
# College SaveUp

Provide a benefit that helps ease one of your employees' biggest financial worries — while helping promote an engaged and productive workforce with contributions that help employees save up for their children's future.

## Why College SaveUp for Your Workforce:

### Contributions that Promote Saving

- Provide a benefit that boosts 529 plan savings over time or kick-starts employees' education savings for the future.
- Learning modules and calculators



## Impact of a \$100 monthly employer contribution towards a 529 college saving plan<sup>4</sup>

	WITHOUT EMPLOYER CONTRIBUTIONS	WITH EMPLOYER CONTRIBUTIONS
Total employer contributions	\$0	\$21,600
Investment earnings	\$0	\$10,405
Estimated 529 plan assets after 18 years	\$0	\$32,005
<b>Estimated number of college years funded</b>	<b>0 years</b>	<b>1.5 years</b>

1. <https://www.cnbc.com/2020/06/16/68percent-of-parents-are-worried-about-paying-for-college-amid-covid-19.html>

2. Sallie Mae and Ipsos, "How America Pays for College 2020," <https://www.salliemae.com/assets/research/HAP/HowAmericaPaysforCollege2020.pdf>

3. Better for Employees, Better for Business: The Case for Employers to Invest in Employee Financial Health, Financial Health Network, 2018. Data comes from a survey of 1,000 U.S. workers employed full-time for companies with more than 500 employees. The survey was conducted on behalf of Financial Health Network in November and December 2018 by Greenwald & Associates, with strategic contributions and financial support from Morgan Stanley.

4. Estimated 529 plan balance assumes a 4% annual rate of return for 18 years before a child goes to college. Plan asset balance growth also assumes reinvestment of all dividends, interest and capital gains distributions. Assumes current annual cost of college of a public 4-year school, in-state (including room and board) is \$21,370 (<https://vanguard.wealthmsi.com/collcost.php>). Individual results may vary.

## DISCLOSURES

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