

# COLLEGE SAVINGS PLANNER

Choose the number of years until college to determine future costs and the monthly investments needed to reach your goals.

Years until college



## PUBLIC COLLEGE

Total cost  
(4 years)

Monthly investment  
needed to pay:

100% 75% 50%

## PRIVATE COLLEGE

Total cost  
(4 years)

Monthly investment  
needed to pay:

100% 75% 50%



This example is hypothetical. Actual college costs and investment performance may differ. Please see back panel for other important information.

INVESTMENTS ARE NOT FDIC INSURED | NO BANK GUARANTEE | MAY LOSE VALUE

The Advisor-Guided Plan offers tax advantages to help maximize your monthly investments and meet rising college costs.\*

## READY TO GET STARTED?

- Consult your financial advisor
- Call 1-800-774-2108
- Visit [www.ny529advisor.com](http://www.ny529advisor.com)

\*The availability of tax or other benefits may be contingent on meeting other requirements.

Source: Based on tuition, fees and room/board costs for 2017-2018 school year, College Board, 2017 *Trends in College Pricing*. Costs estimated to inflate 5% per year. The college savings planner calculator is for hypothetical use only and depends on the information the user provides. The calculations rely on a number of simplifying assumptions, and the results may vary from your actual situation. For example, it illustrates the future values of different regular monthly investments for different time periods assuming an annual investment return of 6%. The calculator is meant to give you a general idea about where you stand financially, based on the amounts provided. These estimates are not set in stone or intended as investment advice. The estimated college cost projection is intended only to be one source of information that may help users assess their college savings goals. It does not represent the performance of any particular investment. Investment returns are not guaranteed, and results will vary. You could lose money by investing in the Advisor-Guided Plan. Different assumptions will result in outcomes different from this example. Your results may be more or less than figures shown. These figures do not reflect the impact of taxes, fees or expenses that would be paid by a 529 plan participant. Such costs would lower performance. We cannot and do not guarantee the accuracy of the results of the calculator or its applicability to your circumstances. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

A plan of regular investment cannot assure a profit or protect against a loss in a declining market. Investments are subject to risk.

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***Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program.***

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the Advisor-Guided Plan. **Neither the State of New York nor its agencies insures accounts or guarantees the principal deposited therein or any investment returns on any amount or investment portfolio.**

Ascensus Broker Dealer Services, Inc. and Ascensus Investment Advisors, LLC serve as Program Manager and Recordkeeping and Servicing Agent, respectively, and are responsible for day-to-day operations, including effecting transactions. J.P. Morgan Investment Management Inc. serves as the Investment Manager. J.P. Morgan Asset Management is the marketing name for the asset management businesses of JPMorgan Chase & Co. JPMorgan Distribution Services, Inc. markets and distributes the Advisor-Guided Plan. JPMorgan Distribution Services, Inc. is a member of FINRA/SIPC.

New York's 529 College Savings Program includes two separate 529 plans. The Advisor-Guided Plan is sold exclusively through financial advisors who have entered into Advisor-Guided Plan selling agreements with JPMorgan Distribution Services, Inc. You may also participate in the Direct Plan, which is sold directly by the Program and offers lower fees. However, the investment options available under the Advisor-Guided Plan are not available under the Direct Plan. The fees and expenses of the Advisor-Guided Plan include compensation to the financial advisor. Be sure to understand the options available before making an investment decision.

***For more information about New York's 529 Advisor-Guided College Savings Program, you may contact your financial advisor or obtain an Advisor-Guided Plan Disclosure Booklet and Tuition Savings Agreement at [www.ny529advisor.com](http://www.ny529advisor.com) or by calling 1-800-774-2108. This document includes investment objectives, risks, charges, expenses, and other information. You should read and consider it carefully before investing.***

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