

CollegeAmerica®
529 education savings plan



CAPITAL GROUP® | **AMERICAN FUNDS®**



**Your employer's
education
savings plan is
here to help**

CollegeAmerica is a nationwide plan sponsored by **Virginia529™**

Save for a lifetime of learning

An education is one of the most significant investments you and your family will make. Whether you're saving for a child's K-12, a teenager's college education, your own continuing education or a career in retirement, your CollegeAmerica® plan at work can help you succeed.

Open an account for anyone

CollegeAmerica is not just for college-bound children. Open an account for nieces, nephews, friends – or even yourself.

Let tax savings add up over time

Like your employer-sponsored retirement account, earnings in your CollegeAmerica account are free from federal and, in many cases, state taxes, provided they're used to pay a broad range of qualified educational expenses. This can help you accumulate more over the long term.

Simply choose an amount you can comfortably contribute

CollegeAmerica at work lets you open an account for as little as \$25. As your circumstances change, you can adjust your contribution to grow your savings even faster and reach your education savings goals sooner.

If withdrawals from 529 plans are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax. Withdrawals for K-12 expenses may not be exempt from state tax in certain states. Please consult your tax advisor for state-specific details.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Invest in a bright future

Why CollegeAmerica at work?



Convenience of automatic investing

You can easily invest on a regular basis through deductions from your personal bank account or payroll deductions (if available).



Low plan costs

You never pay a sales commission, and you benefit from low operating expenses. That way, more of your money goes toward pursuing your goal.



American Funds' superior outcomes

Equity funds have beaten their Lipper peer indexes in 92% of 10-year periods and 99% of 20-year periods. Fixed income funds have helped investors achieve diversification through attention to correlation between bonds and equities.*

Common concerns about college savings plans

What if ...

Your beneficiary doesn't need the money?

Transfer the account to another beneficiary. Eligible beneficiaries include the beneficiary's sibling, cousin, grandparent, in-law or even yourself.

You're concerned about a young adult handling the account?

Rest assured that you maintain control of the account even when your beneficiary reaches the age of enrollment.

A four-year college isn't in your beneficiary's plan?

Use the account for a broad range of institutions, including trade and vocational schools, community college and K-12 tuition costs.†

*Equity funds based on Class F-2 share results for rolling periods through December 31, 2018. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Fixed income funds based on Class F-2 share results, as of December 31, 2018. Fourteen of our 15 American Funds fixed income funds that have been in existence for the three-year period showed a three-year correlation below 0.2. Standard & Poor's 500 Composite Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how two securities move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one security moves, either up or down, the other security will move in "lockstep," in the same direction. A negative correlation close to -1 indicates that the securities have moved in the opposite direction. Class F-2 shares were first offered on August 1, 2008. Class F-2 share results prior to the date of first sale are hypothetical based on Class A share results without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after August 1, 2008, also include hypothetical returns because those funds' Class F-2 shares sold after the funds' date of first offering. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

† Up to \$10,000 per year per student for K-12 tuition. Costs for room and board, books and supplies, computers and other expenses are not considered eligible.

Get started today

It's easy to get started. The sooner you do, the longer your tax-deferred savings can grow.

Just three steps, and you're on your way.

1

Ask your employer about getting a CollegeAmerica application and program description.

2

Select from three flexible investment options. Visit our website or talk to your advisor to determine the approach that is right for you.

3

Complete the application and return it to your employer. Check whether automatic payroll deductions are available.

For more information about CollegeAmerica, visit www.capitalgroup.com/529

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses, summary prospectuses and CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. CollegeAmerica is distributed by American Funds Distributors, Inc. and sold through unaffiliated intermediaries.

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