



Enroll online and get started with \$50

The \$3,000 minimum initial investment (\$1,000 for Nevada residents) is lowered to just \$50 if you enroll in The Vanguard 529 Plan online through your employer and set up automatic investments of at least \$50.

Learn more about saving for education

Visit our education savings center at investor.vanguard.com/529-plan to research education savings options, calculate costs, and create a plan to help meet your savings goals. Use our interactive tools to help guide your savings strategy.

Talk to an education specialist

Education savings specialists are available to answer your questions. Call 866-734-4530 Monday through Friday from 8 a.m. to 8 p.m., Eastern time, or email vgi529@vanguard.com at your convenience.

Connect with Vanguard®

investor.vanguard.com/529-plan
866-734-4530

For more information about The Vanguard 529 College Savings Plan, visit investor.vanguard.com/529-plan to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing.

The Vanguard 529 College Savings Plan is a Nevada Trust administered by the office of the Nevada State Treasurer.

If you are not a Nevada taxpayer, consider before investing whether you or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

The Vanguard Group, Inc., serves as the Investment Manager and through its affiliate, Vanguard Marketing Corporation, markets and distributes the Plan. Ascensus Broker Dealer Services, LLC, serves as Program Manager and has overall responsibility for the day-to-day operations. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds. Investment returns are not guaranteed and you could lose money by investing in the Plan.

Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.

All investing is subject to risk, including the possible loss of the money you invest.

This brochure is for informational purposes only and does not imply an endorsement of The Vanguard 529 College Savings Plan by your employer or other party. Your employer assumes no liability or accountability for the operation of the Plan or for determining whether the Plan is suitable for your particular circumstances.



Administered by
the Nevada State
Treasurer's Office



V | The Vanguard 529 Plan

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It isn't just a 529. It's The Vanguard 529 Plan.

Enroll today to start
saving for their future





Enroll in the plan that makes education savings easy

The Vanguard 529 Plan, sponsored by the state of Nevada, enables you to save for your education goals while enjoying significant tax benefits.

Save more with our low costs

Ranging from 0.12% to 0.43% of account assets, The Vanguard 529 Plan's costs are among the lowest of any 529 plan. Plus, you won't pay any commissions or enrollment fees. That means more of your money stays in your account for education.

Simplify investing with Vanguard Target Enrollment Portfolios

Take the guesswork out of investing with our Target Enrollment Portfolios. Consider the Target Enrollment Portfolio that's closest to the year in which you expect your beneficiary to enroll in school, and this broadly diversified, all-in-one option automatically moves your assets into more conservative portfolios as you near the enrollment year. Enrollment portfolios leave almost no management work for you, other than to review your investments periodically to see that they still align with your goals. Or you can manage on your own by choosing from among our individual 529 portfolios. Learn more at investor.vanguard.com/529-plan.

Enjoy the tax advantages

Your money grows tax-deferred, and earnings on withdrawals are exempt from federal income tax when used for qualified education expenses.* Depending on where you live, earnings on withdrawals may also be free from state income tax.

Get closer to your savings goals with recurring contributions

By signing up for recurring contributions (also known as an automatic investment plan, or AIP), you can contribute a fixed dollar amount to your account automatically on a monthly schedule. It's an easy way to save regularly and help keep your education savings on track.**

Save even more with Ugift

Once you enroll in The Vanguard 529 Plan, you can invite family and friends to help you save for education by contributing to your 529 account through Ugift®. Contributions can be made online or through the mail. To learn more visit ugift529.com.

Frequently asked questions about The Vanguard 529 Plan

Can I use my Vanguard 529 account for more than college tuition?

Absolutely! You can save for almost any level of education with your Vanguard 529 account, including K-12, college, graduate school, trade school, and registered and certified apprenticeship programs.

Your account assets can be withdrawn, tax-free, to pay for tuition, certain room-and-board costs, books, supplies, fees, equipment, and computer-related expenses required for enrollment or attendance at any eligible post-secondary school in the U.S. or abroad. You can also withdraw up to \$10,000 per student per year and apply it as a qualified education expense toward tuition at an elementary or secondary public, private, or religious school.*

In addition, a lifetime limit of \$10,000 can now be withdrawn to help pay back qualified student loans without tax or penalty in most states. (Qualified Loan Repayment). See the Program Description for more information and limits on these expenses.

What if my child doesn't go to college?

You have several options. You can name another eligible family member as beneficiary on the account or hold the account in case your beneficiary decides to attend college later. You may close the account, paying federal and possibly state income taxes and a 10% federal penalty on earnings not used for qualified education expenses. The penalty can be waived in certain circumstances. You may also choose to rollover the unused 529 assets (up to a lifetime limit of \$35,000) into the beneficiary's ROTH IRA, without incurring a penalty or generating taxable income provided certain conditions are met.*

*Earnings on nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements. State tax treatment of withdrawals used for expenses for tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school, qualified student loan repayments, apprenticeship programs, or rollovers to the beneficiary's ROTH IRA are determined by the state(s) where the taxpayer files state income tax. Please consult with a tax advisor for further guidance.

**A plan of regular investing does not ensure a profit or protect against a loss.