

A smart and simple way to  
save for your child's future.



Saving for College





## OVERVIEW

# The Delaware College Investment Plan Advantage

Today, with college costs on the rise, getting started on a college savings plan is more important than ever. And you may be surprised at the difference you can make just by saving regularly.<sup>1</sup> The **Delaware College Investment Plan**, the official 529 plan of the state of Delaware, can potentially help you grow your savings so that you can be ready to pay when your child is ready to go to college.

*For parents, grandparents, or anyone with education goals for a loved one, a Delaware Plan account may be the perfect choice to help save for college.*

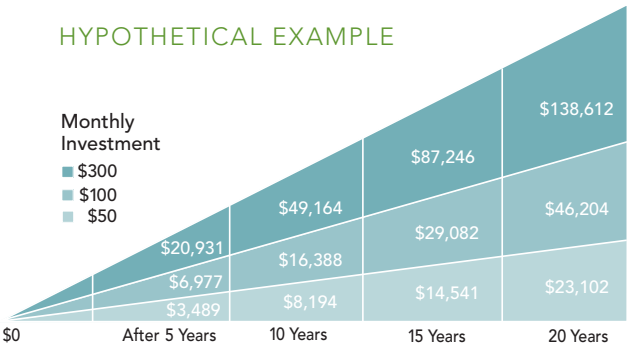


## Regular investments can really add up over time.

### Save early and often.

When it comes to saving for college, regular investments in a tax-advantaged account can help make a big difference. As this chart shows, just \$50 a month could be worth approximately \$23,000 in twenty years.

### Look what \$300 a month could be worth:



This hypothetical example illustrates the potential value of different regular monthly investments for different periods of time and assumes an average annual return of 6%. Contributions to a 529 plan account must be made with after-tax dollars. **This does not reflect an actual investment and does not reflect any taxes, fees, expenses, or inflation. If it did, results would be lower.** Returns will vary, and different investments may perform better or worse than this example. Periodic investment plans do not ensure a profit and do not protect against loss in a declining market. Past performance is no guarantee of future results.

# Easy. Flexible. Smart.

Easy to start and flexible to use.  
It's a smart way to save for college.

## Tax advantages can help you save more.

### **Tax-deferred growth of any earnings.**

Any earnings in your Delaware Plan account grow tax deferred, meaning that you don't pay any taxes on this money as it grows.

### **Tax-free distributions.**

When you withdraw money to pay for qualified education expenses, you pay no federal or Delaware income tax.

## Enjoy all the benefits of a 529 college savings plan.

### **It's flexible.**

You are not limited to in-state schools. You can use the funds at almost all accredited colleges and universities nationwide, many vocational or technical schools, and eligible foreign institutions, for a wide range of qualified education expenses. As of January 1, expenses covered by 529 accounts now include elementary and secondary school tuition, up to \$10,000 each calendar year for K–12 tuition (public, private, or religious).<sup>2</sup>

### **It's easy to get started.**

There is no minimum to open an account.<sup>3</sup> For as little as \$15 a month, contributions can be made automatically from your bank account, from your Fidelity Account®, or with direct deposit from your paycheck (if offered through your employer).



## **A range of flexible investment choices.**

You can leave the investment decisions to Fidelity by selecting an Age-Based Strategy that invests your savings in a Portfolio based on the beneficiary's age. Or, if you prefer, you can select a Custom Strategy by choosing your own Portfolio(s).

## **Additional advantages:**

- Friends and family can contribute to your account safely and securely online with 529 College Gifting. Visit **Fidelity.com/collegegift** to learn more.
- The Fidelity Investments 529 College Rewards® Visa Signature® Card earns unlimited 2% cash back on every eligible net purchase<sup>4</sup> when you direct your deposit into your Fidelity-managed 529 plan account.<sup>5</sup>
- If one child doesn't use the money, you can change the beneficiary to an eligible family member of the original beneficiary.<sup>6</sup>
- Assets have a low impact on financial aid eligibility.
- No annual account maintenance fee and no income restrictions.
- Higher contribution limits.



For more information, visit **Fidelity.com/delaware** or call **800-544-1655**.



<sup>1</sup>Periodic investment plans do not guarantee a profit or protect against loss in a declining market.

<sup>2</sup>529 Participants may take up to \$10,000 in distributions tax free per beneficiary for tuition expenses incurred with the enrollment or attendance of the designated beneficiary at a public, private, or religious elementary or secondary school per taxable year. The money may come from multiple 529 accounts; however, the \$10,000 amount will be aggregated on a per beneficiary basis. Any distributions in excess of \$10,000 per beneficiary may be subject to income taxes and a federal penalty tax.

<sup>3</sup>Zero account minimums apply to self-directed brokerage accounts only. Account minimums may apply to certain account types (e.g., managed accounts) and/or the purchase of some Fidelity mutual funds that have a minimum investment requirement. See <https://www.fidelity.com/commissions> and/or the fund's prospectus for details.

<sup>4</sup>You will earn 2 Points per dollar in eligible net purchases (net purchases are purchases minus credits and returns) that you charge. Account must be open and in good standing to earn and redeem rewards and benefits. Upon approval, refer to your Program Rules for additional information. You may not redeem Reward Points, and you will immediately lose all of your Reward Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Reward Points will not expire as long as your Account remains open. Certain transactions are not eligible for Reward Points, including Advances (as defined in the Agreement, including wire transfers, travelers checks, money orders, foreign cash transactions, betting transactions, lottery tickets and ATM disbursements), Annual Fee, convenience checks, balance transfers, unauthorized or fraudulent charges, overdraft advances, interest charges, fees, credit insurance charges, transactions to fund certain prepaid card products, U.S. Mint purchases, or transactions to purchase cash convertible items. The 2% cash back rewards value applies only to Points redeemed for a deposit into an eligible Fidelity account. The redemption value is different if you choose to redeem your Points for other rewards such as travel options, merchandise, gift cards, and/or statement credit. Other restrictions apply. Full details appear in the Program Rules new card customers receive with their card. Establishment or ownership of a Fidelity account or other relationship with Fidelity Investments is not required to obtain a card or to be eligible to use Points to obtain any rewards offered under the program other than Fidelity Rewards.

<sup>5</sup>Eligible accounts include most nonretirement registrations as well as Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, Fidelity Charitable<sup>®</sup> Giving Account<sup>®</sup>, Fidelity HSA<sup>®</sup>, Fidelity-managed 529 College Savings Plan accounts and certain advisor-sold Fidelity<sup>®</sup>-managed 529 College Savings Plan accounts. The ability to contribute to an IRA or 529 college savings plan account is subject to IRS rules and specific program policies, including those on eligibility and annual and maximum contribution limits. Full details appear in the Program Guidelines new card customers receive with their card. Contributions to Fidelity Charitable<sup>®</sup> are generally eligible for a federal income tax charitable deduction, please consult with your tax advisor. The list of eligible registration types may change without notice at Fidelity's sole discretion. For more information about whether a particular registration is eligible, please call 1-800-FIDELITY (800-343-3548). Please contact your advisor to determine whether your advisor-sold Fidelity<sup>®</sup>-managed 529 College Saving Plan account is eligible for this program.

<sup>6</sup>See the Fact Kit for details on changing the beneficiary.

All cardmember communications will be in English (in Spanish when possible). In the event of a discrepancy between the English and Spanish languages, the English version will prevail.

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**The Delaware College Investment Plan is offered by the state of Delaware and managed by Fidelity Investments. If you or the designated beneficiary is not a Delaware resident, you may want to consider, before investing, whether your state or the beneficiary's home state offers its residents a plan with alternate state tax advantages or other state benefits such as financial aid, scholarship funds and protection from creditors.**

**Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.**

***Please carefully consider the plan's investment objectives, risks, charges, and expenses before investing. For this and other information on any 529 college savings plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view one online. Read it carefully before you invest or send money.***