



## Enroll online and get started with \$50

The \$3,000 minimum initial investment\* is lowered to just \$50 if you enroll in The Vanguard 529 Plan online through your employer and make automatic investments of at least \$50 to your account through payroll deduction.

**Learn more about saving for college**  
Visit our college savings center at [vanguard.com/college](http://vanguard.com/college) to research college savings options, calculate costs, and create a plan to 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 9 p.m., Eastern time, or email [vgi529@vanguard.com](mailto:vgi529@vanguard.com) at your convenience.

\*The minimum initial investment for the plan is \$3,000. The account minimum for Nevada residents is \$1,000.



### The Vanguard 529 College Savings Plan

P.O. Box 55111  
Boston, MA 02205-5111

Connect with Vanguard® > [vanguard.com/529plan](http://vanguard.com/529plan)

**For more information about The Vanguard 529 College Savings Plan visit [vanguard.com/529plan](http://vanguard.com/529plan) to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other information; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor and Underwriter.**

**If you are not a Nevada taxpayer, consider before investing whether your 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.**

**The Vanguard 529 College Savings Plan is a Nevada Trust administered by the Board of Trustees of the College Savings Plans of Nevada, chaired by the Nevada State Treasurer.**

The Vanguard Group, Inc., serves as the Investment Manager for The Vanguard 529 College Savings Plan and through its affiliate, Vanguard Marketing Corporation, markets and distributes the Plan. Ascensus Broker Dealer Services, Inc., 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, Inc.

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  
Nevada State Treasurer  
Dan Schwartz

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# Imagine a future without limits™

Learn about The Vanguard 529 Plan





With just \$50, you can enroll in The Vanguard 529 Plan—  
an easy, affordable way to save for college.

## Enroll in the plan that makes saving easy

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

### Save more with our low costs

Ranging from 0.17% to 0.45% 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 college.

### Make investing simple with our age-based portfolios

Take the guesswork out of investing with our three age-based options. Choose the age-based option that matches your risk tolerance, and this broadly diversified, all-in-one option automatically moves your assets into more conservative portfolios as your beneficiary ages and college gets closer—meaning virtually no management work for you. Or you can do it yourself with our individual portfolios. Learn more at [vanguard.com/529plan](http://vanguard.com/529plan).

### Enjoy the tax advantages

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

### Get closer to your savings goal 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 or quarterly schedule. It's an easy way to save regularly and help keep your college 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 college by contributing to your 529 account through Ugift®. Contributions can be made online or through the mail. To learn more visit [ugift529.com](http://ugift529.com).

\*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.

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

## Frequently asked questions about The Vanguard 529 Plan

### What can I spend the money on?

You can use the money in your account for tuition, fees, certain room-and-board costs, books, supplies, equipment, computer-related expenses (including hardware, software, and internet access or related services), and other qualified higher-education expenses.

### Where can I use the money I've saved?

You can use the money in your account at almost any accredited higher-education institution in the United States and many abroad.

### 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 also close the account, paying federal and possibly state income taxes and a 10% federal penalty on earnings not used for qualified higher-education expenses. The penalty can be waived in certain circumstances.

### How do I manage my account?

You can enroll online at any time and begin investing immediately. Then you can log on at your convenience to view or make changes to your account or to check investment performance. If you hold other assets at Vanguard—mutual funds, brokerage investments, or employer plan assets—you can keep track of those assets all in one place.