



Put your child on a
path to success

Simple. Flexible. Tax smart.

Future Path
529 Plan →

J.P.Morgan
ASSET MANAGEMENT

Invest in your child's
future with the
Future Path 529 Plan



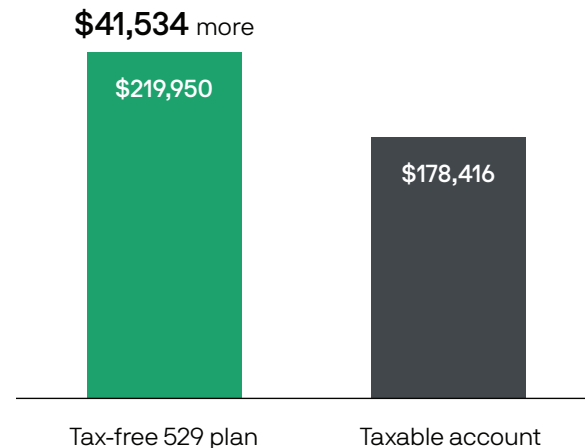
Now more than ever, the path to a better life runs through a classroom. And with the Future Path 529, it's easy to save tax free for your child's education. Sponsored by the state of Nevada, the Plan is open to any family in the U.S., regardless of income.

Five reasons to choose Future Path 529

- 1 Invest tax free.** Every dollar earned goes toward your child's education.¹
- 2 Ease the burden of debt.** Make it easier to build a career and a life.
- 3 Pay low fees.** Pick from a broad range of low-fee portfolios managed by J.P. Morgan.
- 4 Take charge.** Choose investments, change beneficiaries, and more with little to no impact on financial aid.
- 5 Reduce your taxable estate.** Make five times larger tax-free gifts than with other accounts.

Lower taxes, larger education funds

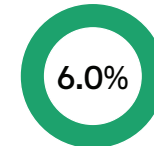
Investment growth over 18 years



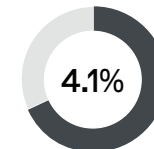
Source: J.P. Morgan Asset Management. Illustration assumes an initial \$10,000 investment and monthly investments of \$500 for 18 years. Chart also assumes an annual investment return of 6%, compounded monthly, and a federal tax rate of 32%. Investment losses could affect the relative tax-deferred investing advantage. This hypothetical illustration is not indicative of any specific investment and does not reflect the impact of fees or expenses.

After-tax return on 6% investment gain⁴

Tax-free 529 plan



Taxable account



Because your Plan account isn't taxed each year, it has the potential to **grow faster than taxable investments** earning the exact same returns.

Each investor should consider his or her current and anticipated investment horizon and income tax bracket when making an investment decision, as the illustration may not reflect these factors. These figures do not reflect any management fees or expenses that would be paid by a 529 plan participant. Such costs would lower performance. This chart is shown for illustrative purposes only. Past performance is no guarantee of future results.

Use your savings for:

- K-12 tuition²
- College tuition and more (meals, housing, fees, books, even computers and supplies)
- Student loan payments³
- Apprenticeships (fees, books, required equipment)
- Continuing education classes

Three investment approaches

Enrollment year portfolios. These seven J.P. Morgan-managed portfolios correspond to the year your child enters college, and automatically grow more conservative as college approaches.

Asset allocation portfolios. Maintain a similar investment mix over time – aggressive, moderate, or conservative.

Individual portfolios. Target a specific market, or combine several focused portfolios to build your own mix.

Two easy ways to save more.



Use Ugift[®] online tools to invite friends and family to contribute to your account in lieu of gifts.



Turn everyday purchases into education savings through Upromise[®] rewards.

Exclusive benefits for Future Path 529 savers

Silver State Matching Grant. Dollar-for-dollar match for qualified families, up to \$300 a year for five years.⁴

Nevada College Savings Kick Start. Establishes a \$50 college savings scholarship for students who attend public kindergarten in NV.

Visit futurepath529.com or call 1-800-587-7305

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¹Earnings on federal non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as any applicable state and local income taxes.

²Up to \$10,000 per beneficiary per year.

³Up to \$10,000 for each beneficiary and their siblings.

⁴Participation is subject to income, age and state residency requirements. Matching grants are subject to availability of funds and are awarded on a first-come, first-served basis. No more than one application per beneficiary, per year will be accepted.

For more information about the Future Path 529 Plan, visit futurepath529.com to download the Plan Description and Participation Agreement or request one by calling 1-800-587-7305. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Description; read and consider it carefully before investing.

Before you invest, consider whether your state 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 Future Path 529 Plan (the "Plan") is administered by the Board of Trustees of the College Savings Plans of Nevada (the "Board"). Ascensus College Savings Recordkeeping Services, LLC ("Ascensus") serves as the Program Manager. Ascensus has overall responsibility for the day-to-day operations, including provision of certain marketing services. J.P. Morgan Investment Management Inc. ("JPMIM") serves as the Investment Manager of the Plan and JPMorgan Distribution Services, Inc. ("JPMDS") markets and distributes the Plan. JPMorgan Distribution Services, Inc. is a member of FINRA. The Plan's Portfolios invest in exchange traded funds, mutual funds and a separately managed account offered or managed by JPMIM; Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

No guarantee: None of the State of Nevada, its agencies, the Federal Deposit Insurance Corporation, J.P. Morgan Investment Management Inc., Ascensus College Savings Recordkeeping Services, LLC, JPMorgan Distribution Services, Inc., nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

Investing involves risk, including the risk of loss of principal. Investment returns will vary depending upon the performance of the Portfolios you choose. You could lose all or a portion of your money by investing in the Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences. None of the Board, Ascensus, JPMIM or JPMDS and their respective affiliates provide legal or tax advice. This information is provided for general educational purposes only. This is not to be considered legal or tax advice. Investors should consult with their legal or tax advisors for personalized assistance, including information regarding any specific state law requirements.

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