

Service & Support

Using your CollegeAmerica® account



**CAPITAL
GROUP®**

**AMERICAN
FUNDS®**

How to contribute to your 529

Contributing to your 529 savings plan

A CollegeAmerica 529 savings plan can unlock a world of possibilities for the beneficiary. It allows you, your family and friends to save for college tuition and other education expenses to help ease mounting education costs. Even small investments can add up quickly, especially when made regularly.

Your contribution options

The easiest way to contribute to your 529 account is online. You can even set up an automatic investment plan that can help boost your savings.

Online – Log in and link your bank account to your 529 account.

Automatic investment plan – Once your bank account is linked, you can set up automatic investments for as little as \$50 per month.

Benefits of automatic investments

Contributing the same amount regularly means you can buy more shares at lower prices and fewer shares at higher prices as stock prices rise or fall. Using this strategy can help you take advantage of changing market conditions.

To estimate how much you may need to save for college, go to capitalgroup.com/529calculator or scan the code with your phone's camera.



CollegeAmerica is a nationwide plan sponsored by



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

Contribution options for friends and family

Anyone – parents, grandparents and friends – may contribute to your 529 savings plan in the following ways:

Checks – Make checks payable to CollegeAmerica and include the account number and investment instructions. Mail to:

CollegeAmerica
P.O. Box 6273
Indianapolis, IN 46206

Bill pay – This option is set up directly with a bank. Designate CollegeAmerica as the payee and provide the account number and fund name(s) or number(s) from a quarterly statement.

College savings gift cards and rewards programs – Capital Group also participates in many third-party college savings programs. Confirm the requirements with the program provider.

Contribution limits

You can contribute until the total value of the beneficiary's accounts reaches \$550,000. This limit applies across all plans administered by Commonwealth Savers.

Contribution deadlines

There is no deadline for contributions. However, if you want to take advantage of the Internal Revenue Service (IRS) gift tax exclusion for a particular year, submit your contributions by December 31 of that year.

Gift tax considerations

Contributions to CollegeAmerica accounts are considered gifts by the IRS and may be subject to gift taxes. Consult a tax advisor for more information about gift taxes.

What to expect at tax time

You will not receive a tax form for contributions. Contributions are not deductible and do not have to be reported on federal income tax returns. Some states may offer an income tax benefit for contributions.

While the earnings remain in the account, they grow tax-free – free from federal taxes and, in many cases, also state taxes. (Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies.)

Review the [CollegeAmerica Program Description](#) for a complete guide to your 529 savings plan or consult your financial professional or tax advisor with any questions.

Ready to get started?

Contact your financial professional or log in at capitalgroup.com/my529 to:

- Link your bank account and make a contribution – click **Buy**
- Set up an automatic investment plan – click **Automatic Transactions**
- Receive notifications when contributions are made – click **Preferences**

If you haven't registered online yet, you'll just need your account number from your quarterly statement to get started.



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. CollegeAmerica is distributed by Capital Client Group, Inc. Interests in CollegeAmerica are sold through unaffiliated intermediaries.

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. Before investing in any state's 529 plan, investors should consult a tax advisor.

Regular investing does not ensure a profit or protect against loss. Investors should consider their willingness to keep investing when share prices are declining.

This material does not constitute legal or tax advice. Investors should consult with their legal or tax advisors.

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