

CollegeAmerica®
529 education savings plan


**CAPITAL
GROUP®** | **AMERICAN
FUNDS®**



**Your employer's
education
savings plan is
here to help**

CollegeAmerica is a nationwide plan sponsored by **Virginia529™**

Save for a lifetime of learning

An education is one of the most significant investments you and your family will make. Whether you're saving for a child's K-12, a teenager's college education, your own continuing education or a career in retirement, your CollegeAmerica plan at work can help you succeed.

Open an account for anyone

CollegeAmerica is not just for college-bound children. Open an account for nieces, nephews, friends – or even yourself.

Let tax savings add up over time

Earnings in your CollegeAmerica account are free from federal and, in many cases, state taxes, provided they're used to pay a broad range of qualified educational expenses. This can help you accumulate more over the long term.

Simply choose an amount you can comfortably contribute

CollegeAmerica at work lets you open an account for as little as \$25. As your circumstances change, you can adjust your contribution to grow your savings even faster and reach your education savings goals sooner.

If withdrawals from 529 plans are used for purposes other than qualified education expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax. States take different approaches to the income tax treatment of withdrawals. For example, withdrawals for K-12 expenses may not be exempt from state tax in certain states. Tax-advantaged treatment applies to savings used for qualified education expenses. State tax treatment varies. Tax deductions may be disallowed in the event of non-qualified withdrawals.

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

Invest in a bright future

Why CollegeAmerica at work?



Convenience of automatic investing

You can easily invest on a regular basis through deductions from your personal bank account or payroll deductions (if available).



No up-front sales charge

Because you invest in Class 529-E shares offered only through an employer-sponsored plan, you don't have to pay an up-front sales charge. That way, more of your money goes toward pursuing your goals.



American Funds' superior outcomes

Equity-focused mutual funds have beaten their Lipper peer indexes in 74% of 10-year periods and 89% of 20-year periods. Relative to their peers, our fixed income funds have helped investors achieve diversification through attention to correlation between bonds and equities.*

Common concerns about college savings plans

Your beneficiary doesn't need the money.

Transfer the account to another beneficiary. Eligible beneficiaries include the beneficiary's sibling, cousin, in-law or even yourself.

You're concerned about a young adult handling the account.

Rest assured that you, as the account owner, maintain control of the account.

A four-year college isn't in your beneficiary's plan.

Pay for tuition and related fees for trade and vocational schools, community colleges, theological seminaries, study abroad programs run through U.S. eligible schools and tuition for an elementary or secondary private or religious school (kindergarten through 12th grade) up to a maximum of \$10,000 incurred during the taxable year per beneficiary. Also use a 529 to pay for fees, books, supplies and equipment required for certain apprenticeship programs.

*Results are based on Class 529-E shares. Equity-focused mutual fund results based on Class 529-E share results for rolling monthly 10- and 20-year periods starting with the first 10- or 20-year period after each mutual fund's inception through December 31, 2023. Periods covered are the shorter of the fund's lifetime or since the comparable Lipper index inception date (except Capital Income Builder and SMALLCAP World Fund, for which the Lipper average was used). Expenses differ for each share class, so results will vary. Nine of the 12 taxable fixed income American Funds that have been in existence for the three-year period showed a three-year correlation lower than their respective Morningstar peer group averages. S&P 500 Index was used as an equity market proxy. Correlation based on monthly total returns. Correlation is a statistical measure of how a security and an index move in relation to each other. A correlation ranges from -1 to 1. A positive correlation close to 1 implies that as one moved, either up or down, the other moved in "lockstep," in the same direction. A negative correlation close to -1 indicates the two have moved in the opposite direction. Class 529-E shares were first offered on February 15, 2002. Class 529-E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after February 15, 2002, also include hypothetical returns because those funds' Class 529-E shares sold after the funds' date of first offering. Refer to [capitalgroup.com](https://www.capitalgroup.com) for more information on specific expense adjustments and the actual dates of first sale. Past results are not predictive of results in future periods.

Get started today

It's easy to get started. The sooner you do, the longer your tax-advantaged savings can grow.

Just three steps, and you're on your way.

1

Ask your employer about getting a CollegeAmerica application and program description.

2

Fill out the application and select your investments. Visit our website or talk to your financial planner to determine the investments that are right for you.

3

Complete the application and return it to your employer. Check whether automatic payroll deductions are available.

For more information about CollegeAmerica, visit www.capitalgroup.com/529.

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.

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. CollegeAmerica is distributed by American Funds Distributors, Inc., which will be renamed Capital Client Group, Inc. on or around July 1, 2024, and sold through unaffiliated intermediaries.

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