

1	Auburn	\$226,824
16	Alabama St. \$129,032/St. Francis Univ. \$242,400	\$242,400
8	Louisville	\$200,208
9	Creighton	\$255,160
5	Michigan	\$302,504
12	UC San Diego	\$277,128
4	Texas A&M	\$242,944
13	Yale	\$353,200
6	Ole Miss	\$186,080
11	San Diego St. \$183,808/North Carolina \$225,800	\$225,800
3	Iowa State	\$165,560
14	Lipscomb	\$238,712
7	Marquette	\$273,720
10	New Mexico	\$177,480
2	Michigan State	\$240,208
15	Bryant	\$284,228

1	Florida	\$179,516
16	Norfolk State	\$156,016
8	UConn	\$249,400
9	Oklahoma	\$190,224
5	Memphis	\$130,040
12	Colorado State	\$213,176
4	Maryland	\$238,744
13	Grand Canyon	\$134,648
6	Missouri	\$209,920
11	Drake	\$268,320
3	Texas Tech	\$162,484
14	UNC Wilmington	\$170,792
7	Kansas	\$179,376
10	Arkansas	\$196,128
2	Saint John's	\$295,148
15	Omaha	\$155,848

1	Duke	\$348,288
16	American \$304,700/Mt. St. Mary's \$258,960	\$258,960
8	Mississippi State	\$184,876
9	Baylor	\$297,076
5	Oregon	\$253,416
12	Liberty	\$170,720
4	Arizona	\$242,380
13	Akron	\$132,420
6	BYU	\$ 91,968
11	VCU	\$250,204
3	Wisconsin	\$233,212
14	Montana	\$194,792
7	Saint Mary's	\$311,800
10	Vanderbilt	\$358,360
2	Alabama	\$218,728
15	Robert Morris	\$213,096

1	Houston	\$156,856
16	SIU Edwardsville	\$120,984
8	Gonzaga	\$296,996
9	Georgia	\$188,584
5	Clemson	\$237,128
12	McNeese	\$111,120
4	Purdue	\$174,736
13	High Point	\$265,680
6	Illinois	\$208,556
11	Texas \$250,688/Xavier \$265,780	\$265,780
3	Kentucky	\$221,168
14	Troy	\$135,800
7	UCLA	\$275,232
10	Utah State	\$153,976
2	Tennessee	\$208,672
15	Wofford	\$291,432

MEN'S BRACKET

Four-year college costs

Source: National Center for Education Statistics, nces.ed.gov. Total charges for four years include out-of-state resident tuition, fees, room and board for the 2023-2024 academic year.

Defend against rising college costs. Offer a game-changing strategy.

Future Scholar 529 Plan

Qualified expenses

Tuition up to \$10,000 per year, per student for kindergarten through 12th grade¹

For postsecondary education:

- Tuition and fees
- Books, supplies and equipment required for enrollment or attendance
- Room and board: On- or off-campus for students who are at least half-time
- Computer, peripheral equipment, software and internet access if used primarily by the beneficiary
- Special needs services as required by beneficiaries in connection with enrollment or attendance
- Fees, books, supplies and equipment required to participate in a registered apprenticeship program²
- Repayment of principal/interest on any qualified education loan up to a \$10,000 lifetime limit for the designated beneficiary and/or sibling of the beneficiary

Eligible institutions

- In-state and out-of-state colleges
- Public and private schools
- Vocational schools
- Technical and trade schools
- Certain international educational institutions
- Any public, private or religious elementary or secondary school (K-12)
- Registered apprenticeship program²

Added features

- Income, gift and estate tax advantages, including an exclusive five-year accelerated gifting feature
- Rollover to a Roth IRA for the designated beneficiary, subject to certain conditions³

Highlights

- Rated 4 caps by Saving For College⁴
- One of the lowest cost advisor-sold plans⁵
- High contribution limit of \$575,000 per account
- Choice of investment vehicles including age-based, asset allocation and customized portfolios
- Diverse investment lineup from multiple well-known asset managers

To find out more, call **888.244.5674** or visit **columbiathreadneedle.com**.



¹ Withdrawals from 529 plans for elementary or secondary education tuition expenses are federally tax-free based upon recent federal tax legislation. State tax consequences will vary depending on state law and may include recapture of any tax deductions received from the original state, imposition of income tax and penalties. Investors should consult with a tax or legal advisor in this regard. ² Registered and certified with the Department of Labor. ³ Section 126 of the SECURE 2.0 Act. ⁴ 4 caps is indicative of the Non-Resident rating as of September 2024. Our Future Scholar 529 Plan Resident (South Carolina) rating is 5 caps. The 5-Cap Rating, created by Saving For College, provides an assessment of the attractiveness of each 529 plan. The following categories are evaluated ahead of assigning a rating: performance, costs, features, reliability and resident upgrade. Based on their findings, the overall rating will be between 0 and 5 caps, with 5 being the highest. Visit savingforcollege.com to learn more. ⁵ Source: ISS Market Intelligence as of 12/31/24.

Please consider the investment objectives, risks, charges and expenses carefully before investing. Contact your financial advisor or visit www.columbiathreadneedleus.com/investor/ for an Advisor Plan program description or visit futurescholar.com for a Direct Plan program description, which contains this and other important information about the Future Scholar 529 College Savings Plan. Read it carefully before investing. You should also consider, before investing, whether the investor's or designated 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 such state's qualified tuition program.

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