
Sherwood Investment Services
Financial Planning & Investment Management

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The Savvy Investor
**Save For College ... Tax-Free
529 Plan Overview**

The IRS allows you to save for your children or grandchildren's college expenses **completely tax-free** with the 529 Plan.

Tax Advantages

Contributions, savings and earnings on your savings all grow tax-deferred. And when the funds come out for qualified higher education expenses, they are completely free from federal income taxes.

Affordable

There's no minimum annual amount to invest. Invest as little as \$50 regularly through automatic withdrawals, or as much as \$70,000 in a single year without any federal gift taxes. The lifetime maximum contribution per beneficiary (child) is \$250,000. And there are no minimum annual contribution requirements.

Flexibility

The beneficiary designation can be changed to another individual. Should a beneficiary child receive a scholarship or decide not to attend college, account benefits can be transferred to another qualified family member.

Investment Choices

In the plans selected by us, there are many different investment portfolios to choose from. Some are age-based portfolios and other portfolios do not change their investment mix with age. All portfolios provide a variety of investment objectives.

Your Next Step

Please contact us if you would like more information on how you can make college more affordable.