



A new benefit offering for your family

A special savings benefit

Kids get bigger every day — and so does the cost of a college education. If there is a loved one in your life that you would like to help through college one day, start planning early and find a smarter way to save, like through the Columbia Management Future Scholar 529 College Savings Plan. Your company has entered into a Future Scholar Group Plan agreement, which gives you the benefit of working with a financial advisor to set up a Future Scholar account without an initial sales charge.

Your designated financial advisor is:

Future Scholar makes it easier to save for college

- > Earnings in your 529 account grow exempt from federal and state income taxes, and when you withdraw money from your account to pay for qualified higher education expenses you won't pay federal income taxes on your withdrawals. State tax treatment of earnings and withdrawals may differ from federal tax treatment in certain states.
- > Because your organization is part of the Future Scholar Group Plan, you can access the Future Scholar 529 Plan through a financial advisor with no initial sales charge or annual account fee.

With your organization's participation in the Group Plan, you receive special pricing for a Future Scholar Plan, the potential to pay less in taxes and the help of your organization's designated financial advisor to guide you through the enrollment process. Future Scholar makes it easy to start saving for this important goal today.

Getting started

Your organization's financial advisor is available to provide an overview of 529 plans as a college savings vehicle, answer your questions, provide you with information about Future Scholar and help you establish an account. Please carefully review the Program Description, where you'll find important information about the plan.

Opening an account

You will first complete a Future Scholar pricing alternative E account application with your organization's financial advisor and include a check for the initial investment. The financial advisor's firm may also require you to complete additional paperwork, such as a suitability form. The plan application and check are then submitted to Columbia Management.

Once your account is established

Account access

You may call 888.244.5674 to get information from a plan service representative or through an automated voice system. You may also access your account online by going to www.futurescholar.com/myaccount and establishing a personal ID and PIN.

Plan contributions

All contributions are after-tax dollars. Initial contributions are made by check, and subsequent contributions can be made by check or by electronic funds transfer from a bank account through our Automatic Contribution Plan.



**Talk to your
organization's
financial advisor
about establishing a
Columbia Management
Future Scholar 529
Group Plan account.**

Please consider the investment objectives, risks, charges and expenses carefully before investing. Contact your financial advisor or visit columbiamanagement.com for a 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 benefits that are only available for investments in such state's qualified tuition program.

Columbia Management Investment Distributors, Inc., member FINRA, is the distributor and underwriter for 529 plans available through Columbia Management. The Office of State Treasurer of South Carolina (the State Treasurer) administers the Program and has selected Columbia Management Investment Advisers, LLC and Columbia Management Investment Distributors, Inc. (Columbia Management) as Program Manager. Columbia Management and its affiliates are responsible for providing certain administrative, recordkeeping and investment services, and for the marketing of the Program. Columbia Management is not affiliated with the State Treasurer.

Please remember there's always the potential of losing money when you invest in securities.

All of the 529 plan provisions, including plan minimums, fees, expenses, requirements, features and benefits, apply. Withdrawal of earnings not used for qualified higher education expenses will be subject to federal and possibly state and local income tax and may be subject to an additional 10% federal penalty tax.

Not FDIC insured • No bank, state or federal guarantee • May lose value

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CM-FS/247347 C (05/14) 4616/914343



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