



Making College Possible Through 529 Gifting

It takes a whole family (and sometimes many friends) to prepare a child financially for college. Gifting is a popular and effective way for parents, grandparents and others close to the child to bring a college education within reach—while reducing the size of a taxable estate.

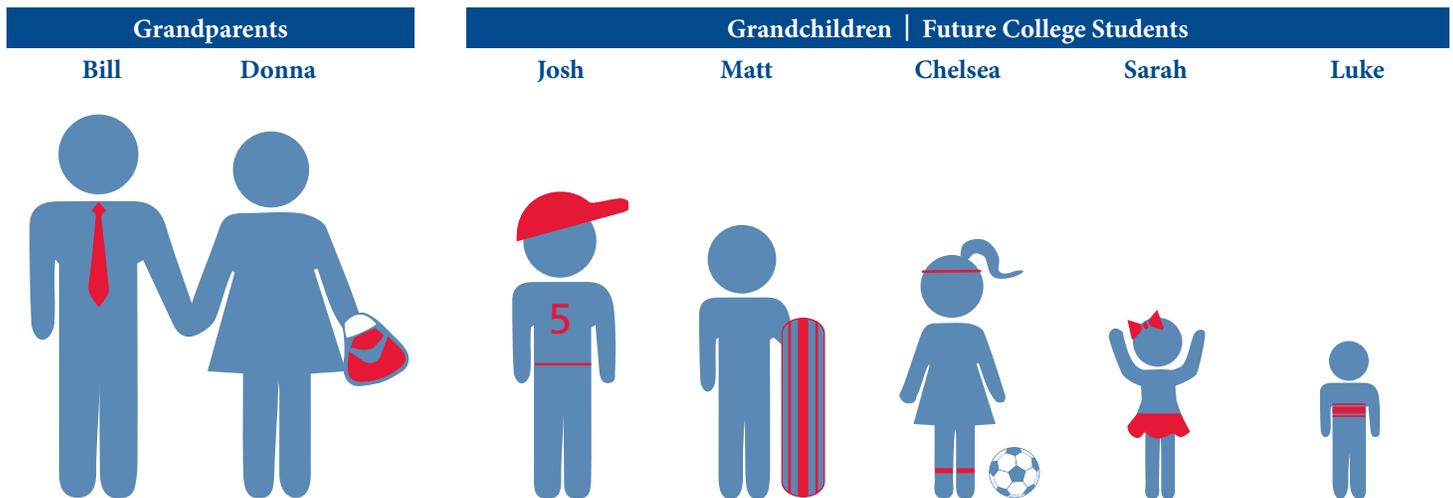
529 college savings plans have unique gifting features that can significantly reduce estate and gift taxes, unlike many custodial accounts and other forms of cash and investment gifts.

Two Ways to Give the Gift of Education:

- **Annual Gifting** allows up to the annual gift tax exclusion of \$15,000 (\$30,000 for married couples) per beneficiary.
- **Accelerated Gifting** allows a one-time gift of up to \$75,000 per beneficiary (\$150,000 for married couples)—this not only boosts the investment earning power, it allows five times the annual gift exclusion without federal gift tax consequences.⁽¹⁾

Accelerated 529 Gifting Can Significantly Reduce a Taxable Estate

Bill and Donna reduced their **taxable** estate by \$750,000 by contributing to 529 accounts for their five grandchildren.



Pre-Gift Taxable Estate: \$2.0 million

Gift of Education	Josh	Matt	Chelsea	Sarah	Luke
	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000

Post-Gift Taxable Estate: \$1.25 million, a reduction of \$750,000

(1) In the event the contributor does not survive the five-year period, a pro-rated amount will revert back to the contributor's taxable estate.

Every Gift Helps

Small gifts can be just as important as big gifts. How many times have relatives and friends asked what to give a child for his or her birthday? What better gift than an education? And what better time to give than at birthdays, graduations, holidays, achievements and other special occasions?

- Give regular 529 savings gifts at birthdays and holidays. Children who grow up expecting a little something towards education have a good chance of learning the value of education.
- Use milestones and achievements to show that you value education. Helping underwrite the high cost of education means a lot more in the long run than the latest toys and games.
- Don't wait for birthdays and graduations. Show how proud you are of them on a regular basis.



**Contact your Financial Professional for gift cards
and further information about estate and gifting opportunities
in 529 College Savings Plans.**



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If you are not an Iowa taxpayer, consider before investing whether your or the beneficiary's home state offers a 529 plan with favorable state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that may only be available through investments in that state's 529 plan and which are not available through investment in the IAdvisor 529 Plan.

Non-qualified withdrawals may be subject to federal and state taxes and an additional federal 10% tax.

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