



# Putnam 529 for America<sup>SM</sup>

## Build relationships and help non-profits set up scholarships

Each year, churches, schools, hospitals, and civic groups award scholarships to local students. Helping these organizations establish a 529 account as the funding vehicle can be a great way to build business relationships in your community.

A Putnam 529 for America account can be established by any state or local government and any 501(c)(3) organization. The plan offers tax-free growth, control over withdrawals, and no contribution limit, as long it is consistent with the scope of the scholarship program.

**For a listing of 501(c)(3) organizations in your area, visit [guidestar.org](http://guidestar.org).**



**For more information, call 1-877-PUTNAM529.**

### Benefits for your clients

**Cost-effective** No record-keeping or administrative fees, putting more scholarship money to work

**Account control** The organization retains control over all distributions

**Convenience** Proceeds can be sent directly to the school on behalf of the recipient

**Professional management** Backed by Putnam's 529 expertise, industry-recognized customer service, and more than 75 years of investing experience

### Benefits for you

- Potential for big-ticket sales
- Can help expand your advisory business into other areas of estate and retirement planning
- Offers future referral and networking business with scholarship trustees

Putnam 529 for America is sponsored by the State of Nevada, acting through the Board of Trustees of the College Savings Plans of Nevada, and administered by the State Treasurer's Office. Anyone may invest in the plan and use the proceeds to attend school in any state. **Before investing, consider whether your state's plan or that of your beneficiary offers state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that may not be available through Putnam 529 for America.** If you withdraw money for something other than qualified higher education expenses, you will owe federal income tax and may face a 10% federal tax penalty on earnings. Consult a tax advisor.

**Not FDIC insured | May lose value | No bank guarantee**

## Simple account setup

- Complete a Putnam 529 for America new account application
- List the 501(c)(3) organization in the “Tax Exempt or Governmental Owner” section
- In the application’s beneficiary section, use the organization’s tax ID number in place of a Social Security number
- Reference the scholarship fund name in place of a beneficiary name

### Convenient administration

As account owner, the organization controls all contributions and distributions. An authorized signer or trustee must be designated when the account is established. The account owner can make unlimited account contributions as long as the amount is consistent with the scope and size of the scholarship program award.

Once the award is made, the organization can select one of four ways to distribute the funds:

- Check paid directly to the school
- Check paid directly to the beneficiary
- New account set up for the beneficiary with the parent as owner
- New account set up for the beneficiary with the organization as owner



**For more information about a Putnam 529 for America scholarship account, contact your Regional Advisor Consultant or call Putnam at 1-877-PUTNAM529.**

For informational purposes only. Not an investment recommendation.

All funds involve risk, and you can lose money. See the prospectus for details.

Putnam Retail Management, principal underwriter and distributor. Putnam Investment Management, investment manager.

**You should carefully consider the investment objectives, risks, charges, and expenses of the plan before investing. Ask your financial representative or call Putnam at 1-877-PUTNAM529 for an offering statement containing this and other information for Putnam 529 for America, and read it carefully before investing.**