A 529 college savings plan can play a vital role in helping make college more affordable. Did you know there are differences when considering which 529 plan to use?

EXPLORE YOUR OPTIONS

Each state’s plan is different: some states may offer tax deduction benefits for contributions to 529 plans. Take a look at the map below for more information!

NEW MEXICO
Home of Scholar’s Edge 529

TAX PARITY
These states offer tax deductions for contributions to any 529 plan, regardless of state.

TAX NEUTRAL
These states do not offer tax deductions for 529 contributions.

IN-STATE TAX BENEFIT
These states offer tax deductions on contributions to the in-state 529 plan.

START SAVING TODAY

Contact your financial advisor to see how Scholar’s Edge may fit into your overall financial plan or visit scholarsedge529.com for more information.

SCHOLAR’S EDGE
529

Save today for your child’s tomorrow
### STATE BY STATE BREAKDOWN

Contact your financial advisor to see how Scholar’s Edge may fit into your overall financial plan or visit scholarsedge529.com for more information.

<table>
<thead>
<tr>
<th>STATE</th>
<th>MAXIMUM ANNUAL STATE INCOME TAX BENEFIT</th>
<th>WHO QUALIFIES</th>
<th>STATE TAX RATE</th>
<th>CARRY FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Mexico</td>
<td>Full contribution amount</td>
<td>Any taxpayer</td>
<td>4.90%</td>
<td></td>
</tr>
<tr>
<td>Arizona</td>
<td>$2,000; $4,000</td>
<td>Any taxpayer</td>
<td>4.54%</td>
<td></td>
</tr>
<tr>
<td>Kansas</td>
<td>$3,000; $6,000</td>
<td>Any taxpayer, per beneficiary</td>
<td>4.60%</td>
<td></td>
</tr>
<tr>
<td>Maine</td>
<td>$250 if AGI is $100,000 or less, $200,000 or less</td>
<td>Any taxpayer, per beneficiary</td>
<td>4.75%</td>
<td>10 Years</td>
</tr>
<tr>
<td>Missouri</td>
<td>$8,000; $16,000</td>
<td>Accct owner/spouse only</td>
<td>6.00%</td>
<td></td>
</tr>
<tr>
<td>Montana</td>
<td>$3,000; $6,000</td>
<td>Accct owner/spouse only or custodian/parent</td>
<td>6.90%</td>
<td></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$15,000; $30,000</td>
<td>Any taxpayer, per beneficiary</td>
<td>3.07%</td>
<td></td>
</tr>
</tbody>
</table>

**TAX PARITY:** These states offer tax deductions for contributions to any 529 plan, regardless of state

- **Arizona**
- **Kansas**
- **Maine**
- **Missouri**
- **Montana**
- **Pennsylvania**

<table>
<thead>
<tr>
<th>STATE</th>
<th>MAXIMUM ANNUAL STATE INCOME TAX BENEFIT</th>
<th>WHO QUALIFIES</th>
<th>STATE TAX RATE</th>
<th>CARRY FORWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Mexico</td>
<td>Full contribution amount</td>
<td>Any taxpayer</td>
<td>4.90%</td>
<td></td>
</tr>
<tr>
<td>Arizona</td>
<td>$2,000; $4,000</td>
<td>Any taxpayer</td>
<td>4.54%</td>
<td></td>
</tr>
<tr>
<td>Kansas</td>
<td>$3,000; $6,000</td>
<td>Any taxpayer, per beneficiary</td>
<td>4.60%</td>
<td></td>
</tr>
<tr>
<td>Maine</td>
<td>$250 if AGI is $100,000 or less, $200,000 or less</td>
<td>Any taxpayer, per beneficiary</td>
<td>4.75%</td>
<td>10 Years</td>
</tr>
<tr>
<td>Missouri</td>
<td>$8,000; $16,000</td>
<td>Accct owner/spouse only</td>
<td>6.00%</td>
<td></td>
</tr>
<tr>
<td>Montana</td>
<td>$3,000; $6,000</td>
<td>Accct owner/spouse only or custodian/parent</td>
<td>6.90%</td>
<td></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>$15,000; $30,000</td>
<td>Any taxpayer, per beneficiary</td>
<td>3.07%</td>
<td></td>
</tr>
</tbody>
</table>

**TAX NEUTRAL:** AK, CA, DE, FL, HI, KY, MN, NC, NE, NH, NJ, NV, SD, TN, TX, WA, WY

- **Alabama**
- **Arkansas**
- **Colorado**
- **Connecticut**
- **D.C.**
- **Georgia**
- **Idaho**
- **Illinois**
- **Indiana**
- **Iowa**
- **Louisiana**
- **Maryland**
- **Massachusetts**
- **Michigan**
- **Mississippi**
- **Nebraska**
- **New York**
- **North Dakota**
- **Ohio**
- **Oklahoma**
- **Oregon**
- **Rhode Island**
- **South Carolina**
- **Wisconsin**
- **Wyoming**

**IN-STATE TAX BENEFITS:** These states offer tax deductions on contributions to their in-state 529 plan

- **Alabama**
- **Arkansas**
- **Colorado**
- **Connecticut**
- **D.C.**
- **Georgia**
- **Idaho**
- **Illinois**
- **Indiana**
- **Iowa**
- **Louisiana**
- **Maryland**
- **Massachusetts**
- **Michigan**
- **Mississippi**
- **Nebraska**
- **New York**
- **North Dakota**
- **Ohio**
- **Oklahoma**
- **Oregon**
- **Rhode Island**
- **South Carolina**
- **Wisconsin**
- **Wyoming**

- **Arizona**
- **Kansas**
- **Maine**
- **Missouri**
- **Montana**
- **Pennsylvania**

**STATE MAXIMUM ANNUAL STATE INCOME TAX BENEFIT**

- **Arkansas**
- **Colorado**
- **Connecticut**
- **D.C.**
- **Georgia**
- **Idaho**
- **Illinois**
- **Indiana**
- **Iowa**
- **Louisiana**
- **Maryland**
- **Massachusetts**
- **Michigan**
- **Mississippi**
- **Nebraska**
- **New York**
- **North Dakota**
- **Ohio**
- **Oklahoma**
- **Oregon**
- **Rhode Island**
- **South Carolina**
- **Utah**
- **Utah**
- **Virginia**
- **West Virginia**
- **Wisconsin**

**WHO QUALIFIES**

- **Any taxpayer**
- **Any taxpayer, per beneficiary**
- **Full contribution amount**
- **accct owner only**
- **Any taxpayer, per beneficiary**
- **Any taxpayer, per beneficiary**
- **Any taxpayer, per beneficiary**
- **20% tax credit on contributions up to $5,000**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**
- **acct owner only**

**STATE TAX RATE**

- **4.90%**
- **4.54%**
- **4.60%**
- **4.75%**
- **6.00%**
- **6.90%**
- **3.07%**
- **5.00%**
- **6.90%**
- **4.63%**
- **6.99%**
- **8.82%**
- **3.75%**
- **3.30%**
- **8.98%**
- **6.00%**
- **5.75%**
- **5.98%**
- **4.60%**
- **4.54%**
- **6.50%**
- **5.00%**
- **6.00%**
- **7.65%**
- **4.25%**
- **4.63%**
- **5.00%**
- **5.00%**
- **5.99%**
- **7.00%**
- **5.00%**
- **8.95%**
- **6.25%**
- **7.40%**
- **5.00%**
- **4.60%**
- **6.50%**
- **7.65%**

**CARRY FORWARD**

- **6 Years**
- **5 Years**
- **10 Years**
- **Unlimited**
- **6 Years**
- **5 Years**
- **Unlimited**
- **5 Years**
- **4 Years**
- **Unlimited**
- **Unlimited**

1. Filing individually  j. Filing jointly  i. If married filing separately  1. Adjusted annually for inflation  2. Talk with your 529 plan advisor for full details on restrictions, stipulations, and or requirements.


**Carry forward** some states allow taxpayers who contribute above the maximum annual tax deduction to carry forward excess contributions to future state income tax returns. State tax savings reflect full deduction of $10,000 over the carry forward period. **State tax rate** assumes joint tax filers in the maximum state tax bracket for 2017.

This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. Contact your attorney or other advisor regarding your specific legal, investment or tax situation.

Some states offer favorable tax treatment to their residents only if they invest in the state’s own plan. Investors should consider before investing whether their or their designated beneficiary’s home state offers any state tax or other benefits that are only available for investment in such state’s qualified tuition program, such as financial aid, scholarship funds, and protection from creditors. Any state-based benefit offered with respect to a particular 529 College Savings Plan should be one of the many appropriately weighted factors considered in making an investment decision. You should consult with your tax or other advisor to learn more about how state based benefits (including any limitations) would apply to their specific circumstances. In addition, some states may offer an income tax deduction to any qualified tuition programs. These securities are neither FDIC insured nor guaranteed and may lose value.

Before investing in the Plan, investors should carefully consider the investment objectives, risks, charges and expenses associated with municipal fund securities. The Plan Description and Participation Agreement contain this and other information about the Plan, and may be obtained by asking your financial advisor, visiting scholarsedge529.com or calling 1.866.529.SAVE (1.866.529.7283). Investors should read these documents carefully before investing.

Account owners do not invest in, and do not have ownership or other rights relating to, the underlying investments. The Plan’s underlying investments are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested.

529 plans managed by OFI Private Investments Inc. are distributed by OppenheimerFunds Distributor, Inc. Member FINRA, SIPC. 225 Liberty Street, New York, NY 10281-1008
©2018 OppenheimerFunds Distributor, Inc. All rights reserved.
SE1111.187.0218