

It won't be long before your little one makes  
**big college plans.**



**COLLEGE SAVINGS**

**PLANS OF MARYLAND**

*Save here. Go anywhere.®*

**CollegeSavingsMD.org**

**888.4MD.GRAD (463.4723)**

# Access your account 24/7.

It's never too early or too late to start saving for your child's future. And our website makes it even easier. Access your account online any time, day or night. View your account balance and transaction history, make certain changes, update your address or e-mail, even change your monthly contributions. You can also add or update your banking information to contribute monthly or to make one-time contributions.

**[COLLEGESAVINGSMD.ORG](http://COLLEGESAVINGSMD.ORG)**



# Two Plans. Choose one or both.

Within the College Savings Plans of Maryland, there are two State-sponsored options to choose from—the Maryland Prepaid College Trust and the Maryland College Investment Plan. Each is based on a different savings strategy and offers distinct benefits. And, both Plans can be used at nearly any college in the country—graduate schools too.

## MARYLAND PREPAID COLLEGE TRUST

- Locks in tomorrow's tuition at today's prices
- Start with as little as a one-semester plan
- Offers affordable and flexible tuition plans and payment options
- Backed by a Maryland Legislative Guarantee
- Open to 12th graders or younger, including newborns

## MARYLAND COLLEGE INVESTMENT PLAN

- Managed by T. Rowe Price
- Offers a variety of investment portfolios
- Flexible contribution amounts starting at \$25/month
- No sales loads, commissions, or enrollment fee
- Open to children or adults of any age
- Can also use toward eligible trade or technical schools



# Save here. Go anywhere.

Public or private. Two-year or four-year. In-state or out-of-state universities. If you save here, your child can go to any college nationwide that is U.S. accredited and eligible to accept federal student aid, even certain accredited schools with campuses outside of the country.

## UNIQUE BENEFITS FOR MARYLANDERS

Our Plans have been working for families across Maryland and can do the same for you. The Prepaid College Trust and College Investment Plan are the only 529 plans that offer a Maryland State income deduction on contributions of up to \$2,500 annually per account or beneficiary depending on the plan you choose. In addition, the Plans offer tax-deferred savings potential at the State and federal level.

## AFFORDABILITY AND FLEXIBILITY

We know a lot can change in 18 years, but the good news is our Plans are affordable, and can be adjusted as your child grows. In the College Investment Plan, you can start with as little as \$25 using Automatic Monthly Contributions. Change your monthly contributions or make additional one-time contributions at any time. In the Prepaid College Trust, lock in tomorrow's tuition at today's prices by purchasing as little as a one-semester plan. Purchase additional semesters or years whenever you're ready at prices in effect at that time. If your beneficiary doesn't go to college or gets scholarships, there are options to keep the Plan tax-deferred.

## Morningstar "Gold" Rated – Maryland College Investment Plan earns Morningstar's highest rating for the fourth year in a row.\*

The Maryland College Investment Plan was one of only four plans in the country to receive a "Gold" rating from Morningstar, Inc. According to Morningstar's 2013 report, "the Maryland College Investment Plan is an excellent choice for college savers."

# Enrolling online is easy.

You can get started in the Prepaid College Trust during our annual enrollment period. Plans for newborns may be set up at any time, up to their first birthday, and will receive the lowest available prices in effect at the time of enrollment. In the College Investment Plan, you can enroll year-round—even before your child is born. Visit **CollegeSavingsMD.org** to get started today.

**CHECK OUT OUR YOUTUBE CHANNEL FOR VIDEOS,  
INTERVIEWS, RADIO ADS AND MORE!**



Troy and Ryan,  
College Savings Plans  
of Maryland Beneficiaries





## COLLEGE SAVINGS PLANS OF MARYLAND

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*Please carefully read the Enrollment Kit, available online or by calling 888.4MD.GRAD (463.4723), which describes the investment objectives, risks, expenses, and other important information that you should consider before you invest in the College Savings Plans of Maryland. Also, if you or your beneficiary live outside of Maryland, you should consider before investing whether your state or your beneficiary's state offers state tax or other benefits for investing in its 529 plan.*

**Details on Morningstar's ratings:** Morningstar analysts reviewed 64 plans for both its 2013 ratings (10/22/13) and 2012 ratings (10/15/12), of which 4 plans received a "Gold" rating. To determine a plan's rating, Morningstar's analysts considered five factors: the plan's strategy and investment process; the plan's risk-adjusted performance; an assessment of the individuals managing the plan's investment options; the stewardship practices of the plan's administration and parent firm; and whether the plan's investment options are a good value proposition compared to its peers. Plans were then assigned forward-looking ratings of "Gold," "Silver," "Bronze," "Neutral," and "Negative." 21 of the industry's smallest plans were not rated in 2013 and 22 were not rated in 2012. For its 2011 ratings, Morningstar analysts reviewed 58 plans, of which 6 plans received a "Top" rating, and 53 plans for its 2010 ratings, of which 5 plans received a "Top" rating. Ratings for each plan in 2011 and 2010 were based on five factors: the quality of the underlying investment options; performance of those options; the skill of the managers of those options; the costs associated with each plan; and the stewardship practices of each plan's program manager. Plans were then assigned ratings of "Top," "Above Average," "Average," "Below Average," and "Bottom." To earn a "Top" rating under the previous ratings scale, a plan needed to be best-in-class across all five areas.

Analyst Ratings are subjective in nature and should not be used as the sole basis for investment decisions. Analyst Ratings are based on Morningstar analysts' current expectations about future events and therefore involve unknown risks and uncertainties that may cause Morningstar's expectations not to occur or to differ significantly from what was expected. Morningstar does not represent its Analyst Ratings to be guarantees.

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Maryland College Investment Plan.

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