

# Visualizing PRIVATE COLLEGE 529 PLAN

**30 YEARS**

Guaranteed Tuition Lock

**275+**

Private Member Schools

**3 YEARS**

Minimum Holding Period

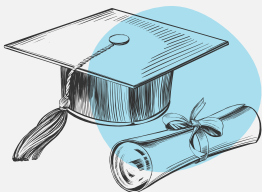
**N/A**

Fees or Market Risk

**10 YEARS | 6%**  
Time Horizon | Inflation Rate

**\$40K**

Current Tuition (One Year)



**UNIVERSITY A**

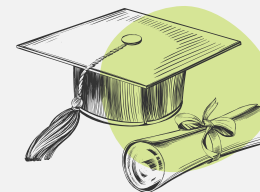
**\$71.6K**

Future Tuition (One Year)

**10 YEARS | 3%**  
Time Horizon | Inflation Rate

**\$60K**

Current Tuition (One Year)



**UNIVERSITY B**

**\$80.6K**

Future Tuition (One Year)

WHAT **\$20K** "BUYS" IN 10 YEARS

UNIVERSITY A

UNIVERSITY B

50% | \$35.8K | .5 Years    33% | \$26.9K | .33 Years

*Tuition % Covered | Tuition Amount Covered |  
Years of School Covered in 10 Years*

WHAT **\$40K** "BUYS" IN 10 YEARS

UNIVERSITY A

UNIVERSITY B

100% | \$71.6K | 1 Year    67% | \$53.7K | .67 Years

*Tuition % Covered | Tuition Amount Covered |  
Years of School Covered in 10 Years*

WHAT **\$60K** "BUYS" IN 10 YEARS

UNIVERSITY A

UNIVERSITY B

150% | \$107.4K | 1.5 Years    100% | \$80.6K | 1 Year

*Tuition % Covered | Tuition Amount Covered |  
Years of School Covered in 10 Years*

## OTHER FACTORS AND CONSIDERATIONS THAT IMPACT THE USE OF PRIVATE COLLEGE 529 PLAN

1.

Most Beneficial for Students Interested in Attending Private Schools

2.

Ideal for Late-Stage College Savings

3.

Risk-Free Opportunity to Protect Principal During Enrollment Years

4.

Opportunity to Hedge Against Inflation and Future Tuition Increases

# HOW PRIVATE COLLEGE 529 PLAN WORKS

## Key Takeaways

- Private College 529 Plan enables families to lock in future private college tuition at today's rates, providing a guaranteed tuition lock for up to 30 years across more than 275 participating private colleges and universities. The plan's three-year minimum holding period positions it as a strong option for late-stage college savers, particularly families within a decade of enrollment who may be uncomfortable taking on market risk so close to when funds will be needed.
- Unlike traditional 529 college savings plans that rely on market returns and proper investment selection, Private College 529 Plan is shown as having no market risk and no fees, meaning contributions are not subject to volatility. This makes the plan particularly appealing for families seeking predictability and principal protection rather than growth.
- The visual highlights how tuition inflation can vary significantly by institution and in relation to current tuition rates, using two examples with different inflation assumptions — 6% for University A and 3% for University B. This comparison reinforces the notion that while the current tuition rates at two different institutions may look vastly different (\$40k vs \$60k), variable inflation rates can drive tuition rates to be more closely aligned in the future (\$71.6k vs \$80.6k 10 years later).
- **What \$20k "Buys" in 10 Years:** Investing \$20k into the plan would essentially buy 50% of one year's tuition at a school (University A) that currently costs \$40k and 33% of one year's tuition at a school (University B) that currently costs \$60k. 10 years later, regardless of the rate of inflation at each institution, the plan will still cover 50% of one year's tuition and 33% of one year's tuition at both schools, respectively. While the actual dollar value equivalents of the tuition credits being redeemed differs (\$35.8k for University A vs \$26.9k for University B), this reinforces the value of using this type of vehicle as a tuition hedge given uncertainty around future prices and price increases.



## HOW PRIVATE COLLEGE 529 PLAN WORKS (contd.)

- **What \$40k “Buys” in 10 Years:** Investing \$40k into the plan would essentially buy 100% of one year’s tuition at a school (University A) that currently costs \$40k and 67% of one year’s tuition at a school (University B) that currently costs \$60k. 10 years later, regardless of the rate of inflation at each institution, the plan will still cover 100% of one year’s tuition and 67% of one year’s tuition at both schools, respectively. While the actual dollar value equivalents of the tuition credits being redeemed differs (\$71.6k for University A vs \$53.7k for University B), this reinforces the value of using this type of vehicle as a tuition hedge given uncertainty around future prices and price increases.
- **What \$60k “Buys” in 10 Years:** Investing \$60k into the plan would essentially buy 150% of one year’s tuition (or 1.5 years of tuition) at a school (University A) that currently costs \$40k and 100% of one year’s tuition at a school (University B) that currently costs \$60k. 10 years later, regardless of the rate of inflation at each institution, the plan will still cover 150% of one year’s tuition (or 1.5 years of tuition) and 100% of one year’s tuition at both schools, respectively. While the actual dollar value equivalents of the tuition credits being redeemed differs (\$107.4k for University A vs \$80.6k for University B), this reinforces the value of using this type of vehicle as a tuition hedge given uncertainty around future prices and price increases.

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