About Columbia Threadneedle Investments

Columbia Threadneedle Investments is a leading global asset management group that provides a broad range of investment strategies and solutions for individual, institutional and corporate clients around the world.

With nearly 2,000 people, including over 450 investment professionals based in North America, Europe and Asia, we manage $467 billion1 of assets across developed and emerging market equities, fixed income, asset allocation solutions and alternatives. We are a top 15 manager of long-term mutual fund assets in the U.S.2 and the 3rd largest manager of retail funds in the U.K.3

Our priority is the investment success of our clients. We aim to deliver the investment outcomes they expect through an investment approach that is team-based, performance-driven and risk-aware. Our culture is dynamic and interactive. By sharing our insights across asset classes and geographies, we generate richer perspectives on global, regional and local investment landscapes. The ability to exchange and debate investment ideas in a collaborative environment enriches our teams’ investment processes. More importantly, it results in better informed investment decisions for our clients.

1 In U.S. dollars as of March 31, 2017. Source: Ameriprise Q1 Earnings Release. Contact us for more current data.

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Welcome to the Future Scholar 529 Plan

Tax advantages

Control and flexibility

Investment choices

College savings plan comparisons

Frequently asked questions

Enrollment information

Enrollment application and additional information

Tax treatment varies by state. For residents of states other than South Carolina, favorable state tax treatment for investing in a Section 529 college savings plan may be limited to investments in a Section 529 college savings plan offered by your home state. You should consult with your tax advisor about your plans and local laws before making any investment decision. The information cannot be used for the purposes of avoiding penalties and taxes.

Columbia Management Investment Advisers, LLC and its affiliates do not offer tax or legal advice. Consult with your tax advisor or attorney regarding your specific situation.
WELCOME TO THE FUTURE SCHOLAR 529 PLAN

Financing a dream

When it comes to planning for a child’s education, you have to be smart. Because it can cost a lot to finance a dream. In fact, for the last 30 years, college prices have outpaced the overall rate of inflation.¹

With college costs continuing to rise, now may be the best time to consider the Future Scholar 529 Plan (Future Scholar). As a qualified tuition savings plan under Section 529 of the Internal Revenue Code, Future Scholar provides a smarter way to plan for a child’s college education. The plan offers tax-advantaged savings, flexibility, control and professional investment management — benefits that help make it an attractive choice for college savings.

If there’s a child or loved one in your life, you’ll want to do everything you can to help make their dreams come true. Read on and see why opening a Future Scholar account may be your first step toward reaching that goal.


² All costs represent four years of enrollment, beginning in specified year. Costs for a student matriculating in 2017-2018 represent tuition, room, board, books, supplies, transportation and other costs of the 2017-2018 school year for four-year public (in-state) and private universities. The projected costs assume current cost plus a 5% inflation rate and that the student will matriculate in 18 years. The figures were calculated using the World’s Simplest College Savings Calculator on columbiathreadneedleus.com/calculators.
Earnings in the account grow exempt from federal income taxes while invested

529 plans are designed to make saving and investing for college easier by providing you with tax advantages not offered by all other college savings vehicles. All of your earnings grow exempt from federal income taxes, so they have the potential to accumulate faster than they would in comparable taxable investments.

WHY FUTURE SCHOLAR?
BECAUSE YOU CAN BENEFIT FROM SIGNIFICANT TAX ADVANTAGES

Watch what can happen when your earnings grow and are distributed federal tax-free

This chart compares the difference between $5,000 invested in a taxable account and the same amount invested in a federal tax-exempt account, each with subsequent investments of $5,000 per year over 5-, 10- and 18-year time frames. This illustration demonstrates the value of the potential tax-exempt earnings in a 529 education savings plan such as Future Scholar when plan distributions are used for qualified education expenses such as tuition, fees, room and board at higher education institutions. (Chart does not include the effects of any expenses or state taxes that may apply.)

Results will vary based on actual rates of return. This chart is for illustrative purposes only and is intended to help you understand the benefits of tax exemption.
Assumptions: $5,000 initial investment with subsequent annual investments at year end of $5,000 per year over 5-, 10- and 18-year time frames; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer is in the 22% federal tax bracket for all options at the time of contribution and withdrawal. The assumed rate of return is not guaranteed, and the taxable investment’s returns can be affected by capital gains and dividend reinvestments. You should consider your current and anticipated investment horizon and income tax bracket when making an investment decision, as this illustration may not reflect those factors. Withdrawal of earnings not used for qualified higher education expenses will be subject to federal and possibly state income tax and may be subject to an additional 10% penalty. The illustration does not reflect the deduction of any fees or charges and is not indicative of the actual performance of any product, including any portfolio or combination of portfolios available through Future Scholar or any other 529 plan.
References to third-party websites or calculators should not be construed as an endorsement by Columbia Management or any of its affiliates. Although we believe the sites and calculators to be reliable, neither Columbia Management nor any of its affiliates represents or guarantees that they are accurate or complete, and they should not be relied upon as such.
TAX ADVANTAGES

Pay no federal income taxes when you withdraw your money to pay for qualified higher education expenses

When you use the money in your account to pay for qualified higher education expenses, you won’t pay federal taxes on your withdrawals. That can mean more money for college costs since taxes won’t be taking a significant portion of what you’ve accumulated over the years.

Favorable gift and estate tax benefits

Due to special provisions available to 529 college savings plans, you can make contributions to an account without incurring federal gift taxes, and without reducing your unified federal estate and gift tax credit, while at the same time reducing your taxable estate. Through Future Scholar:

- Parents, grandparents and other relatives can contribute up to $15,000* per year ($30,000 for married couples), per beneficiary in 2018 without triggering federal gift taxes.

- Contributions are considered completed gifts and are excluded from your taxable estate, even though as the account owner you maintain control of the assets in the account.

- You can take advantage of a special forward-gifting provision that allows you to contribute up to $75,000* ($150,000 for married couples) per beneficiary in 2018 in a single five-year period, gift-tax-free. Additional gifts during the five-year period will generally reduce the donor’s unified credit (lifetime exclusion amount), unless the annual gift tax exclusion amount increases. You must file Form 709 (U.S. Gift (and Generation-Skipping Transfer) Tax Return) to make this election.

These advantages may be attractive if you have multiple children or grandchildren. By making multiple gifts, you can remove significant assets from your taxable estate while helping pay education costs for your loved ones.

Contributions between $15,000 and $75,000 made in one year can be prorated over a five-year period without incurring gift taxes or reducing an individual’s unified federal estate and gift tax credit. If you contribute less than the $75,000 maximum, additional contributions can be made without incurring federal gift taxes, up to the annual gift tax exclusion amount in that year. Gift taxation may result if a contribution or other gifts exceed the available annual gift tax exclusion amount remaining for a given beneficiary in the year of contribution. For contributions between $15,000 and $75,000 made in one year, if the account owner dies before the end of the five-year period, a prorated portion of the contribution may be included in his or her taxable estate.

*Effective January 1, 2018.
WHY FUTURE SCHOLAR?
BECAUSE IT GIVES YOU GREATER CONTROL AND FLEXIBILITY

As the account owner, you are always in control of the assets in the account

Unlike traditional Uniform Gifts/Transfers to Minors Acts (UGMA/UTMA) accounts, where assets are legally transferred to the beneficiary’s control upon reaching age of majority, assets in the account remain in the account owner’s control for the life of the account. This is an important benefit that helps ensure that your investment will be used as you intended.

And, if your child decides not to attend college, you have choices. You can:

■ Change the beneficiary to another family member of the original beneficiary, without penalty.
■ Leave the assets in the existing account for future use.
■ Make a nonqualified withdrawal from the account. Nonqualified withdrawals will be subject to a federally mandated 10% penalty on earnings. Additionally, any earnings will be subject to applicable federal and state taxes at the account owner’s current tax rate.

If your child receives a scholarship, you have the option of leaving the assets in the account, changing the beneficiary or withdrawing the assets. Withdrawals that do not exceed the amount of the scholarship are not subject to the 10% federal penalty on earnings. Earnings on these withdrawals will be subject to applicable federal and state taxes.

Assets in your account can be used to pay for tuition, fees, room, board, books, computers and related equipment, internet access and related services, and computer software and supplies, if certain requirements are met, and the beneficiary attends any eligible educational institution in the world. This includes public and private colleges, universities, graduate schools, community colleges, and most vocational and technical schools. Find a list of eligible educational institutions at savingforcollege.com or fafsa.ed.gov.

DID YOU KNOW?
The money in your account can be used at any eligible educational institution in the world.
AT COLUMBIA THREADNEEDLE INVESTMENTS, WE MAKE IT EASY FOR YOU TO CONTRIBUTE TO YOUR ACCOUNT.

Contribute assets to your account over time by enrolling in the Automatic Contribution Plan, which allows you to transfer funds from your checking or savings account directly into your Future Scholar account. You can establish the amount and frequency of investments to meet your individual needs.¹

¹ Note: Use of an automatic contribution program does not ensure a profit nor guarantee against loss in declining markets. You should carefully consider your ability to continue to make contributions throughout changing economic and market conditions.
With a wide range of investment options, Future Scholar allows you and your financial advisor to design a program that corresponds to your individual college saving needs. You may choose from among three investment options, each with a variety of portfolios. Please refer to the Portfolio Construction brochure in the back pocket for details.

1 Age-based option

Your financial advisor can help you select an age-based target allocation track — Conservative, Moderate or Aggressive — that fits your college planning needs. Your investments will be placed in a portfolio within the track you choose based on your beneficiary’s age and your personal risk tolerance.

As the child gets closer to college age, the track will automatically reallocate a percentage of your assets out of equity funds (which have more stocks) into more conservative funds, such as bonds and money market funds. This means that when it’s time for college, a larger proportion of your funds will be in more conservative, lower risk investments as your beneficiary begins to withdraw funds for school.

<table>
<thead>
<tr>
<th>Age of beneficiary</th>
<th>5 and younger</th>
<th>6–8</th>
<th>9–11</th>
<th>12–15</th>
<th>16–17</th>
<th>18+ years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conservative</td>
<td>Moderate Growth 529 Portfolio</td>
<td>Moderate 529 Portfolio</td>
<td>Moderately Conservative 529 Portfolio</td>
<td>Conservative 529 Portfolio</td>
<td>College 529 Portfolio</td>
<td>College 529 Portfolio</td>
</tr>
<tr>
<td>Moderate</td>
<td>Growth 529 Portfolio</td>
<td>Moderate Growth 529 Portfolio</td>
<td>Moderate 529 Portfolio</td>
<td>Moderately Conservative 529 Portfolio</td>
<td>Conservative 529 Portfolio</td>
<td>College 529 Portfolio</td>
</tr>
<tr>
<td>Aggressive</td>
<td>Aggressive Growth 529 Portfolio</td>
<td>Growth 529 Portfolio</td>
<td>Moderate Growth 529 Portfolio</td>
<td>Moderate 529 Portfolio</td>
<td>Moderately Conservative 529 Portfolio</td>
<td>Conservative 529 Portfolio</td>
</tr>
</tbody>
</table>

The principal value of the portfolio(s) is not guaranteed at any time.

Note: For complete information on asset allocation ranges, permissible investment strategies and special risks that may be associated with the underlying mutual funds, see the Program Description.
INVESTMENT OPTIONS

THE BENEFIT OF PROFESSIONAL INVESTMENT MANAGEMENT

2 Target-allocation option

You can also choose among seven target-allocation portfolios ranging from aggressive to more conservative, allowing you to choose a strategy best suited to your investment needs. Unlike the age-based portfolios that shift over time, your investment in a target-allocation portfolio will remain constant unless you decide to change it.

<table>
<thead>
<tr>
<th>Portfolios</th>
<th>Equity (%)</th>
<th>Fixed income, cash and other (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggressive Growth 529</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Growth 529</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Moderate Growth 529</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Moderate 529</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Moderately Conservative 529</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Conservative 529</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>College 529</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

3 Single-fund option

This option lets you and your financial advisor build a customized portfolio by selecting from a variety of funds, ranging from conservative bonds to more aggressive equities. We offer a wide variety of funds from some of the industry’s leading money managers so you can customize your portfolio to fit your investment needs.

Investing involves risk including loss of principal. All Future Scholar investments are direct purchases of a municipal fund security issued by the state of South Carolina (each an investment portfolio). The mutual funds and exchange-traded funds managed by Columbia Management Investment Advisers, LLC and other leading money managers represent underlying fund investments held by the investment portfolios. Columbia Threadneedle Investments is not affiliated with the other fund companies noted. Note: Account owners do not have direct interests in the underlying funds held by an investment portfolio.
<table>
<thead>
<tr>
<th>Future Scholar 529 Plan</th>
<th>UGMA/UTMA</th>
<th>EE or I Savings Bonds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal taxation of account earnings</td>
<td>Tax-exempt when used for qualified higher education expenses. The availability of tax or other benefits may be contingent on meeting other requirements.</td>
<td>Taxable</td>
</tr>
<tr>
<td>Income limits</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Maximum account balance</td>
<td>Contribute until the aggregate value of all accounts held for the same beneficiary reaches $426,000¹</td>
<td>None</td>
</tr>
<tr>
<td>Control of assets</td>
<td>Account owner retains control of assets and can choose to change the account beneficiary or revoke the assets through a nonqualified withdrawal.²</td>
<td>Custodian acts as a fiduciary on the beneficiary's behalf until the age of majority (typically between 18 and 21 depending on the state of residency)</td>
</tr>
<tr>
<td>Ability to change beneficiaries</td>
<td>Can be changed, but in order to prevent a nonqualified distribution, the new beneficiary must be a qualified family member of the current beneficiary.</td>
<td>No</td>
</tr>
<tr>
<td>Revocability of assets</td>
<td>Assets are revocable² (see below for treatment of nonqualified withdrawals).</td>
<td>Assets are irrevocable.</td>
</tr>
<tr>
<td>Investment options</td>
<td>Multiple investment options are available, from conservative to aggressive, including both asset allocation and customized portfolio options.</td>
<td>Can include any tangible asset or registered security.</td>
</tr>
<tr>
<td>Penalty for nonqualified withdrawals</td>
<td>Earnings withdrawn are subject to federal and possibly state income tax and a 10% federal penalty tax.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Estate planning benefits</td>
<td>Account assets are generally removed from account owner's taxable estate.</td>
<td>Account assets are removed from donor's estate if donor does not act as custodian.</td>
</tr>
<tr>
<td>Impact on federal needs-based student aid</td>
<td>Plans owned by a dependent student or parent are treated as parental assets, which are assessed at a maximum of 5.64% in the financial aid formula.</td>
<td>Assets considered to be student's (where student is the beneficiary); assessed at 20%.</td>
</tr>
<tr>
<td>Federal gift tax treatment</td>
<td>Qualifies for the annual $15,000 gift tax exclusion and for federal gift tax exclusion up to $75,000 ($150,000 for married couples filing jointly) in 2018, provided the donor is approved for front-loaded gifting. Additional gifts during the five-year period will generally reduce the donor's unified credit (lifetime exclusion amount), unless the annual exclusion amount increases. You must file Form 709 (U.S. Gift (and Generation-Skipping Transfer) Tax Return) to make this election. Donor must survive the ensuing five years or a prorated amount will be included in the donor's taxable estate.</td>
<td>Qualifies for the annual $15,000 gift tax exclusion in 2018.</td>
</tr>
</tbody>
</table>

¹ This limit includes all 529 savings plan accounts held through the state of South Carolina. Although no additional contributions will be accepted when your account value reaches this maximum, your earnings may continue to accumulate beyond this maximum based on the performance of the investment option you choose.

² Not applicable for accounts opened under an UGMA/UTMA registration.
<table>
<thead>
<tr>
<th>Coverdell Education Savings Account (formerly Education IRA)</th>
<th>529 Prepaid Tuition Plan</th>
<th>Regular Investment Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax-exempt when used for qualified education expenses (including primary and secondary education expenses).</td>
<td>Tax-exempt when used for qualified higher education expenses at designated institutions. The availability of tax or other benefits may be contingent on meeting other requirements.</td>
<td>Taxable</td>
</tr>
<tr>
<td>Eligibility phases out at $110,000 for single filers and $220,000 for joint filers.</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Limited by $2,000 annual contribution limit.</td>
<td>Depends on state plan. Total contributions cannot exceed amounts necessary to provide for the qualified higher education expenses of the beneficiary.</td>
<td>None</td>
</tr>
<tr>
<td>Controlled by the responsible individual named on the account, but must be used for the benefit of the named minor. Assets will be transferred to the beneficiary at age 30. (Does not apply if the beneficiary is a special needs beneficiary.)</td>
<td>Account owner controls assets.</td>
<td>Account owner controls assets.</td>
</tr>
<tr>
<td>Can be changed to a member of the family of the current beneficiary if the right to do so is established when the account is opened.</td>
<td>Can be changed to a qualified member of the family of the current beneficiary without adverse federal tax consequences.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Assets must be used for the beneficiary. Any remaining balance will be transferred to the beneficiary at age 30, subject to taxes and penalty. (Does not apply if the beneficiary is a special needs beneficiary.)</td>
<td>Assets are revocable (see below for treatment of nonqualified withdrawals).</td>
<td>Account owner has discretion over assets.</td>
</tr>
<tr>
<td>May invest in any registered security except life insurance contracts.</td>
<td>Plans offer a tuition contract or prepaid credit units targeted to a future year of attendance.</td>
<td>Can invest in any registered security.</td>
</tr>
<tr>
<td>Earnings withdrawn are subject to federal and possibly state income tax and a 10% penalty.</td>
<td>Earnings withdrawn are subject to federal and possibly state income tax and a 10% penalty on earnings.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Account assets are generally removed from donor’s estate.</td>
<td>Contributions are generally removed from the account owner’s taxable estate.</td>
<td>None</td>
</tr>
<tr>
<td>Treated as assets of the parent (if owner is a parent or dependent student); assessed at 5.64% maximum</td>
<td>Plans owned by a dependent student or parent are treated as parental assets, which are assessed at a maximum of 5.64% in the financial aid formula.</td>
<td>Assets in parent’s name assessed at 5.64% maximum.</td>
</tr>
<tr>
<td>Qualifies for the annual $15,000 gift tax exclusion in 2018.</td>
<td>Qualifies for the annual $15,000 gift tax exclusion and for federal gift tax exclusion up to $75,000 ($150,000 for married couples filing jointly) in 2018, provided the donor is approved for front-loaded gifting. Additional gifts during the five-year period will generally reduce the donor’s unified credit (lifetime exclusion amount), unless the annual exclusion amount increases. You must file Form 709 (U.S. Gift (and Generation-Skipping Transfer) Tax Return) to make this election. Donor must survive the ensuing five years or a prorated amount will be included in the donor’s taxable estate.</td>
<td>Qualifies for the annual $15,000 gift tax exclusion in 2018.</td>
</tr>
</tbody>
</table>
FREQUENTLY ASKED QUESTIONS
ANSWERS TO SOME COMMON QUESTIONS

Eligibility

Q: Who is eligible to open an account?
A: The Future Scholar 529 Plan is open to any U.S. citizen or resident alien who has a valid Social Security number or Taxpayer Identification Number. You must have a valid residential address that is not a post office box. The person on whose behalf you’re opening the account (the beneficiary) must also be a U.S. citizen or resident alien with a valid Social Security number or Taxpayer Identification Number. There are no income restrictions or state residency requirements.

Q: Is my plan beneficiary limited to using the funds at in-state colleges?
A: No. Qualified distributions that are used to pay for tuition, fees, room and board,* books, computers and related equipment, supplies and equipment required for enrollment or attendance can be used at any eligible educational institution. Eligible educational institutions include elementary or secondary public, private or religious school as well as two-year and four-year public and private universities, and graduate, professional and certain vocational programs. For eligible K-12 institutions, qualified distributions can be used to pay up to $10,000 per year in tuition but cannot be used for the other purposes listed above. A list of eligible educational institutions can be found at savingforcollege.com or fafs.ed.gov.

Q: What is the maximum I can invest?
A: The current maximum you can invest in a Future Scholar account for any one beneficiary is $426,000. This maximum may change to reflect the increasing cost of higher education.

Beneficiary

Q: Who can be the beneficiary of my 529 account?
A: You can save for a child, grandchild, niece, nephew, friend — even yourself.

Q: Can I change the beneficiary on my account?
A: Yes, you may change the beneficiary on your account or transfer a portion of the assets to an eligible member of the family of the original beneficiary at any time, income tax-free. Please see the enclosed Program Description for more complete information.

Q: Who is included in the Internal Revenue Code’s definition of a “member of the family”?
A: A “member of the family” of the beneficiary is currently defined for purposes of Section 529 as any person related to the beneficiary as follows:
- Father, mother or an ancestor of either
- Son, daughter or a descendant of either
- Stepfather or stepmother
- Stepson or stepdaughter
- Brother, sister, stepbrother or stepsister
- Brother or sister of the father or mother
- Brother-in-law, sister-in-law, son-in-law, daughter-in-law, father-in-law or mother-in-law
- Son or daughter of a brother or sister
- Spouse of the beneficiary or any of the individuals mentioned above
- First cousin

*For students who are at least half time.
Withdrawals

Q: What happens if my child decides not to attend college?

A: If your child decides not to attend college, you can:

■ Change the beneficiary without penalty provided that the new beneficiary is a member of the family of the original beneficiary. Please see the enclosed Program Description for more complete information on the definition of “member of the family.”

■ Leave the assets in the existing account for future use.

■ Make a nonqualified withdrawal from the account, which generally will be subject to a federally mandated 10% federal penalty on earnings. Additionally, any earnings will be taxed at the account owner’s current tax rate.

Q: What if my child receives a scholarship?

A: If your child receives a scholarship, you have the option of leaving the assets in the account, changing the beneficiary or withdrawing the assets. Withdrawals that do not exceed the amount of the scholarship are not subject to the 10% federal penalty on earnings. Earnings on these withdrawals will be subject to any applicable federal and state taxes at the account owner’s current tax rate.

Q: What if I need to use money in my account for non-higher education purposes?

A: You can withdraw funds from your account at any time. However, if the funds are not used to pay for qualified higher education expenses, earnings will be taxed as ordinary income at your income tax rate. In addition, there is generally a federally mandated 10% penalty tax on earnings for making a nonqualified withdrawal. Withdrawals may also be subject to state income taxation. See your tax advisor for additional information.

Q: What expenses are considered qualified under the plan?

A: As defined by the Internal Revenue Code (IRC), qualified higher education expenses currently include tuition, fees, room, board, books, computers and related equipment, internet access and related services, and computer software and supplies, if certain requirements are met.

Rollovers

Q: Can I transfer my UGMA/UTMA account into a 529 plan?

A: You may use money from a Uniform Gifts/Transfers to Minors Acts (UGMA/UTMA) account to open an account in the Future Scholar Plan, but keep in mind that you may incur capital gains taxes from the sale of the assets currently held in the UGMA/UTMA account.

Since any money gifted to a child in an UGMA/UTMA account is irrevocable, the 529 should be opened as a separate “UGMA/UTMA 529” account. You should consider opening a separate 529 account for the same child if you wish to make additional contributions of non-UGMA/UTMA money. Any money that you contribute to the “UGMA/UTMA 529” account will be considered owned by the child and you will not be able to change the beneficiary of this account.

Q: Can I roll my existing Coverdell Education Savings Account (formerly Education IRA) into a 529 plan account?

A: Yes, subject to restrictions. Because 529 plan accounts accept only cash contributions, assets in a Coverdell account must be liquidated to accomplish the transfer. Taking a distribution from your Coverdell account to invest in a 529 plan is considered a qualified withdrawal and is not a taxable event for federal tax purposes. See your tax advisor for additional information.
WHY FUTURE SCHOLAR?
BECAUSE WE MAKE IT EASY TO GET STARTED

Just follow these easy steps to start your college savings program

- Carefully read this brochure, as well as the accompanying Portfolio Construction brochure and Program Description.
- Contact your financial advisor for guidance on completing the enclosed Future Scholar account application.

Visit us today at columbiafs529.com for more information, including:

- Online planning tools, such as the World’s Simplest College Savings Calculator and the College Savings Projector, which can help you calculate the future cost of a college education and build a savings plan
- Access to account information
- Portfolio performance
- Forms and applications
Welcome to the Future Scholar 529 Plan

Tax advantages

Control and flexibility

Investment choices

College savings plan comparisons

Frequently asked questions

Enrollment information

Enrollment application

and additional information

Tax treatment varies by state. For residents of states other than South Carolina, favorable state tax treatment for investing in a Section 529 college savings plan may be limited to investments in a Section 529 college savings plan offered by your home state. You should consult with your tax advisor about your state and local taxes before making any investment decisions. The tax information set forth in this brochure is general in nature and does not constitute tax advice on the part of Columbia Management Investment Distributors, Inc., its affiliates or the South Carolina Office of State Treasurer. The information cannot be used for the purposes of avoiding penalties and taxes. Columbia Management Investment Advisers, LLC and its affiliates do not offer tax or legal advice. Consult with your tax advisor or attorney regarding your specific situation.
Your clients should consider the investment objectives, risks, charges and expenses associated with 529 plans before investing. Visit columbiathreadneedle.com/us for a Program Description, which provides this and other important information about the Future Scholar 529 College Savings Plan. The program description should be read carefully before investing. Your clients should also consider, before investing, whether their or the designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds and protection from creditors that are only available for investments in such state's qualified tuition program.

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To find out more, call 888.244.5674 or visit columbiathreadneedle.com/us

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