



Future Scholar welcome guide

New account information

futurescholar.com

888.244.5674 Monday–Friday, 8:00 a.m.–8:00 p.m. Eastern



Curtis Loftis
State Treasurer
State of South Carolina



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A message from State Treasurer Curtis Loftis

Congratulations! By opening your Future Scholar 529 account, you've taken a very important step toward saving for your loved one's education.

Future Scholar provides a variety of tools and resources to help you navigate your college savings journey. In this brochure, you'll find important information about managing your account. The Future Scholar kit contains contribution cards to make it easier for you, friends and family to grow your account, and "refer-a-friend" cards to share the benefits of Future Scholar with others.

We appreciate your choice of the Future Scholar 529 College Savings Plan to serve your college savings needs. If you have questions as you get started, please don't hesitate to call us at 888.244.5674 or visit us at futurescholar.com.

Curtis Loftis

Future Scholar call center representatives are readily available to answer your questions about the plan.

Transactions

- > Make a purchase from your bank account on file.
- > Reallocate your portfolio.
- > Make a withdrawal.

Update information

- > Add or update your Automatic Contribution Plan.
- > Change your address, phone number or email address.
- > Reset your online password.

Inquire about your account balance

- > Check the balance.
- > Review account history.
- > Confirm transactions.

Manage your accounts online at any time

Conduct business when it's convenient for you at futurescholar.com

- > View your account balances and access your statements.
- > Purchase shares.
- > Request a distribution be mailed to your address, a school or sent directly to your bank account on file.
- > Update personal information such as addresses, phone numbers and email.
- > Add or update an Automatic Contribution Plan.
- > Open an additional account for a new beneficiary.

If you're already a registered user, log on now. If not, sign up for online account access by visiting futurescholar.com and selecting "Register for online access."

To simplify your online experience, here are step-by-step instructions for some common transactions

Send a check directly to a school

1. From the Account Summary page, select "Make a Withdrawal to College/University."
2. Select the beneficiary on whose behalf you wish to send the check.
3. Select the name of the college or university.
 - > If the school is not listed, click the "College/University not found" link for further instructions.
 - > To send payment to a school not listed, call 888.244.5674 for assistance.
4. Complete the online form.
5. Confirm the information you entered and submit.

Request a redemption check to be mailed to your address or bank

1. From the Account Summary page, click on the downward arrow next to the fund/account from which you wish to redeem.
2. Select "Make a Redemption."
3. Select "Mail check to the address on your account" or "Deposit to your bank account by ACH."*
4. Enter the amount requested in dollars, shares or percentage.
5. Confirm the amount entered and submit.

Add new bank information

1. From the Account Summary page, select "Add Bank Info" from the "I Want To" dropdown menu located at the top of the page.
2. Select the bank account type (checking/savings).
3. Enter your name as the bank account owner (as it appears in the Future Scholar registration) and the joint bank account owner's name, if applicable.
4. Enter the routing number (ABA) and bank account number.
5. Select the privileges you want associated with this bank account (purchases/redemptions).*
6. Confirm the information you entered and submit.

*Please note, the bank account must be on file for 30 days before it can be used for this purpose.

Update existing bank information

1. From the Account Summary page, select "Update Bank Info" from the "I Want To" dropdown menu located at the top of the page.
2. Revise the name(s) listed on the bank account.
3. Revise the routing number (ABA) and/or bank account number.
4. Revise the privileges you want associated with this bank account (purchases/redemptions).*
5. Confirm the information you entered and submit.

View statements

1. From the Account Summary page, select "View Statements" from the "I Want To" dropdown menu located at the top of page.
2. Your most recent statement will appear at the top of the list.
3. Choose the statement you want to view or print by selecting the "Account Number" link.

View tax forms

1. From the Account Summary page, select "View Tax Forms" from the "I Want To" dropdown menu located at the top of page.
2. The previous year's tax form will appear.
3. Choose the 1099-Q tax form link to view and print the form.

Potential tax advantages

- > You may be eligible to deduct your Future Scholar contributions from your South Carolina state income tax return, up to the maximum account balance limit of \$426,000 or any lower limit under applicable law.
- > When you withdraw money to pay for qualified higher education expenses, you pay no South Carolina state income tax on your withdrawals, and earnings are exempt from federal income tax.
- > There's no federal gift tax on contributions up to \$70,000 (single) or \$140,000 (married couple) if you prorate your contribution over five years by electing it on your gift tax return.

*Please note, the bank account must be on file for 30 days before it can be used for this purpose.



Savings and planning tools at your fingertips

Gain a deeper understanding of how much you will need to save with our 529 planning tools. Visit futurescholar.com/tools for the following helpful calculators and comparison tools:

- > College Funding Calculator
- > World's Simplest College Savings Calculator
- > 529 State Tax Calculator
- > Price of Procrastination Calculator
- > Quick EFC Calculator

Important 529 plan service forms

All forms listed below can be found at futurescholar.com in the Forms & Literature section and filled out online. Or, just print, sign and mail.

Automatic Contribution Plan/Electronic Bank Transfer Form

- > Add or change bank instructions.
- > Set up or update a systematic monthly contribution.

Additional Investment Form

- > Deposit funds into your account.

Account Services Form

- > Add or update the successor account owner or change your address of record.

Designated Beneficiary Change Form

- > Change the beneficiary on your account (must be a qualified family member of the original beneficiary).

Investment Change Request Form

- > Reallocate your portfolio.

Incoming Transfer/Rollover Form

- > Roll funds over from an eligible account, either directly or indirectly.

Withdrawal Request Form

- > Withdraw funds from your account.

Questions?

Contact us at 888.244.5674
Monday–Friday 8:00 a.m.–8:00 p.m. Eastern

Automated telephone service

Conduct transactions and get account and fund information using our 24-hour automated phone system at 888.244.5674.

Account information

Option	Press	or Say
Balance	1, 1	“Account balance”
Financial transaction/History	1, 2	“Financial transaction”
Order tax form/Statement	1, 3	“Available documents”
Change PIN	1, 4	“Change PIN”

Fund information

Option	Press	or Say
Price	2, 1	“Price”
Total return	2, 2	“Total return”

Navigation tips

Option	Press	or Say
Use touch tone	**	“Touch tone”
Return to main menu	*1	“Main menu”
Speak to a representative (during business hours)	0	“Representative”

And don't forget...

If you haven't already taken advantage of our Automatic Contribution Plan, simply tell us how often you would like withdrawals to be made out of your bank account on file and how much you would like to withdraw. We'll take it from there and deposit the money directly into your Future Scholar account, making it easy and convenient for you to save. Call us today for instructions on how to sign up for the Automatic Contribution Plan.



Making a contribution?

Checks should be made payable to: Future Scholar 529 College Savings Plan.

Future Scholar 529 College Savings Plan

First class mail

PO Box 8036
Boston, MA 02266-8036

Overnight mail

30 Dan Road, Suite 8036
Canton, MA 02021

Phone

888.244.5674

Fax

816.701.1296

Website

futurescholar.com

Email address

Future_scholar_529_csp@columbiathreadneedleus.com



Please consider the investment objectives, risks, charges and expenses carefully before investing. Contact your financial advisor or visit columbiathreadneedle.com/us for a Program Description, which contains this and other important information about the Future Scholar 529 College Savings Plan. Read it carefully before investing. You should also consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

The Office of State Treasurer of South Carolina Curtis M. Loftis, Jr. (the State Treasurer) administers the Program, and has selected Columbia Management Investment Advisers, LLC and Columbia Management Investment Distributors, Inc. (Columbia Management) as Program Manager. Columbia Management and its affiliates are responsible for providing certain administrative, recordkeeping and investment services, and for the marketing of the Program. Columbia Management is not affiliated with the State Treasurer.

Columbia Threadneedle Investments does not offer tax or legal advice. Consult with a tax advisor or attorney.

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.

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