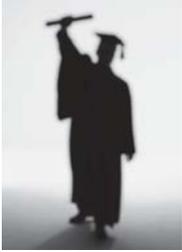


**Why a 529 plan is not the best plan to save for your child's education fund!
 Look at the comparisons below and see why a 529 falls short of your education funding goals and why a PEP (private education plan) can meet and exceed your goals.**



529 Plan

Savings for tuition in a Government plan

- ◆ ***There are limits on how much you can contribute to the total cost of tuition.***
- ◆ ***Cannot be used for expenses associated with K-12, it is strictly for college and above.***
- ◆ ***You may incur tax penalties for over-contributing to the plan per year.***
- ◆ ***Can only be used for educational purposes to receive Tax-Free benefit.***
- ◆ ***Tax penalties for non-educational use.***
- ◆ ***Government restrictions on plan usage which can change prior to use of funds.***
- ◆ ***Each child needs his or her own 529 plan.***
- ◆ ***NO self-completion of plan.***
- ◆ ***Negatively affects student's ability to receive additional financial assistance.***
- ◆ ***Cannot be funded with tax dollars.***
- ◆ ***Is not Tax-Deductible.***

PEP Program

Savings for tuition in a Private Education Plan

- ◆ ***There are no limits on contributions.***
- ◆ ***Can be used for any and all education levels.***
- ◆ ***Contribute as you see fit each year without any tax penalties.***
- ◆ ***Not restricted to educational use to receive Tax-Free benefits.***
- ◆ ***No tax penalties for any use of any kind.***
- ◆ ***No Government restrictions on use of funds.***
- ◆ ***One plan for all your children.***
- ◆ ***Self-Completing plan.***
- ◆ ***Has no negative affect on student's ability to receive additional financial assistance.***
- ◆ ***Can be funded with tax dollars****
- ◆ ***Is Tax-Deductible*****

* Through use of a Schedule C
 ** IRC Section 63(h)(2)

To get more information on a PEP program for your child contact me.

Your Local Agent: **Frank Ferreira Lic# 0D89902**
 Call 408-205-8819 Email me at: info@franklyput.com
 2323 So. Bascom Ave. Suite 150 Campbell, CA 95008

★ College Planning & Funding, Retirement Specialist-Rollovers-Planning, Life Insurance-Annuities

★ Financial Education—SOFAUSA.org

