# Get started today

## Who can open an account?

The Oregon College Savings Plan is open to everyone. Parents, grandparents, friends or relatives at any income level can open an account for anyone.

## Contributions

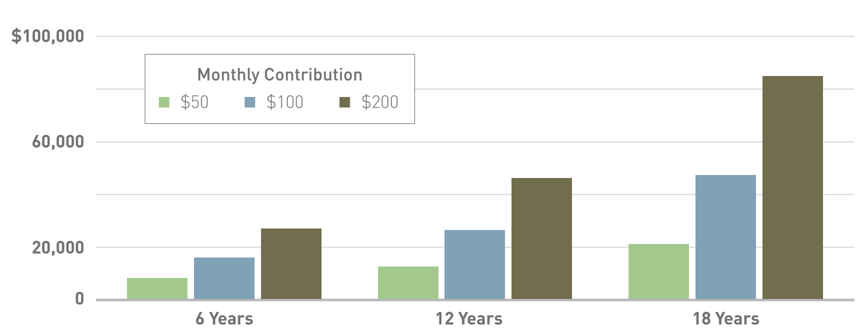
The Oregon College Savings Plan doesn't require a big up-front financial commitment. You can open an account with as little as:

- $25
- $15 via payroll deduction (if your employer offers it)*

If relatives and friends also contribute to your account, your savings can grow faster. How fast? As the hypothetical example below shows, an account opened in the Oregon College Savings Plan with an initial $2,500 contribution, and money added every month until the child turns 18, could make a meaningful difference in the final amount available for college.

You can invest up to $310,000 for future higher education expenses per child.

### Consistent Saving Gives Your Money Time to Grow




This hypothetical example illustrates the future values of different regular monthly investments for different time periods and assumes an annual investment return of 6% with an initial investment of $2,500 and no withdrawals during the relevant time period. It is presented for illustrative purposes and does not reflect actual performance or predict future results and does not reflect any deduction for expenses or taxes or the benefits of any state tax credit that may apply. Account values will fluctuate with market conditions and the specific investment options selected.

* Note that systematic investing doesn't guarantee a profit or protect against loss.

## Others can help

From a young age, Michael was fascinated with airplanes and other flying objects. As a child, his grandparents often took him to the airport to watch the planes take off and land. As he grew, Michael recognized that he wanted to become a professional pilot one day, and his grandparents fueled his dream by establishing a college savings account on his behalf. Every birthday and special occasion throughout Michael's life, his grandparents would make a contribution to his account, in addition to a book or a toy. They valued the opportunity to receive a tax deduction for each of their yearly contributions, and they especially valued the opportunity to help Michael realize his dream of attending professional aviation school and becoming a pilot.

This hypothetical example is for illustrative purposes only.

## Recipe for success

Valerie discovered her passion for cooking young, when as a toddler she "helped" her mother ice cakes made especially for her dad. In grade school, she baked pizza for her friends, then moved on to "catering" their birthday parties. Finally, in high school, she worked part-time for a wedding caterer. After high school, she decided to attend a local Culinary Arts School. Since Valerie chose to attend career school full-time, her parents were able to use funds in her Oregon College Savings Plan account to pay for not only tuition, but also living expenses.

This hypothetical example is for illustrative purposes only.

# Tax advantages

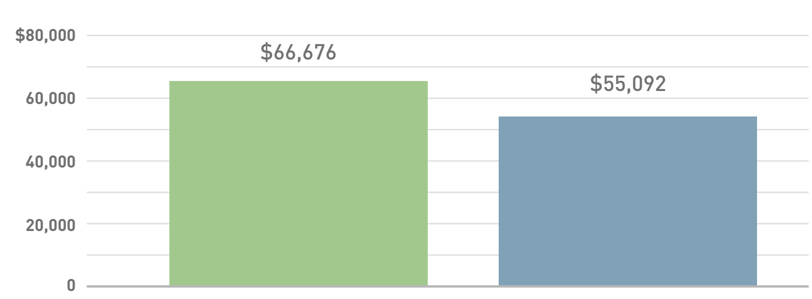
## Save on federal and state taxes

Assets invested in the Oregon College Savings Plan may grow faster than comparable taxable accounts because the assets can grow free of federal and state tax for the life of the account. You can withdraw the money tax free too, if it's used to pay for qualified higher education expenses.*

## State tax advantages for Oregon residents

Oregon offers a state income tax deduction of at least $4,500 for married residents filing jointly and $2,250 for single filers. These amounts are adjusted annually for inflation so please visit OregonCollegeSavings.com to view exact deduction amounts by tax year. You have until April 15 of the following year or when you file your taxes -- whichever comes first -- to take the annual deduction. Recapture provisions apply. Refer to the Disclosure Booklet and consult your tax advisor. Oregon also provides a four-year carry-forward state tax deduction, allowing you to take a tax deduction in the year you make a large contribution(s), plus every subsequent year for the next four years.

## The Benefits of Tax-Free Growth Potential




This hypothetical example illustrates the growth of an annual investment of $2,000 made at the beginning of each year for 18 years. It assumes there are no withdrawals of contributions and earnings. It also assumes a 30% combined federal, state and local income tax rate and an annual investment return of 6%. It is presented for illustrative purposes only to show the effect of compounding and tax deferral and does not represent the actual performance or predict the future results of the Oregon College Savings Plan or any Investment Portfolio in the Oregon College Savings Plan and does not reflect any reduction for expenses.

* Non-qualified withdrawals may be subject to federal and state taxes, and an additional 10% federal tax.