

# Concerned About Financing Your Child's Education?

Join me for this timely  
investment seminar

## July 28



# Investing in a 529 Savings Plan Could Ease Your Family's Education Planning Worries

You are cordially invited to attend a workshop to learn about the benefits and features of a tax-advantaged 529 savings plan.

**HOSTED BY:** [Advisor name]  
[Firm name]  
[Presented by]  
[ ]

**WHEN:** [Date] at [Time]

**WHERE:** [Address line 1]  
[Address line 2]  
[Address line 3]

**RSVP:** [Phone number] by [Reply-by date]  
[Optional line 1]  
[Optional line 2]

**Space may be limited. Reserve your spot today!** If you cannot attend this complimentary session, please give me a call so I can share this important information with you.

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Depending on your state of residence and the state of residence of the beneficiary, an investment in the MFS 529 Savings Plan may not afford you or your beneficiary state tax benefits or other benefits only available for investments in such state's qualified tuition program. State benefits may include financial aid, scholarship funds and protection from creditors. State tax treatment may differ from the federal tax treatment. See your tax advisor to be sure you understand the tax issues related to a 529 plan. Withdrawals of earnings not used to pay for qualified higher education expenses are subject to an additional 10% federal tax penalty. State taxes may also apply.

There is a \$25 annual account fee associated with the MFS 529 Savings Plan. This annual fee is waived for Oregon residents and for those accounts with assets of \$25,000 or more. Other waivers may apply, check with your financial advisor. Investments in 529 plans involve investment risks. You should consider your financial needs, goals, and risk tolerance prior to investing.

**Before investing in the MFS 529 Savings Plan, consider the investment objectives, risks, charges, and expenses. For a prospectus or summary prospectus containing this and other information, as well as a Participant Agreement and Disclosure Statement which includes an Expense Summary, contact your investment professional or view online at mfs.com. Read them carefully.**

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[Advisor name]  
[Firm name]  
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[Firm address line 3]