

# Use this sample cover letter to call attention to the articles in your newsletter

*This letter must be used with your compliance -approved letterhead or email signature, which may be found on your company-approved business card, letterhead, or email signature.*

Dear {Recipient Name},

How soon will your child be headed to college? Will you be prepared financially to assist in launching your young adult? There are several things you can do so that when the time arrives, you need not be stressed about finances.



Contributing to a 529 college savings plan\* as your child grows is a tax-advantaged way to save for future education costs. Prepaid tuition plans let you pay for future tuition and fees at today's prices at participating institutions. Education savings plans allow you to open an investment account to pay for your child's future qualified education expenses. In addition, relatives and friends can make tax-free gifts annually.

**A student does not necessarily have to be a top athlete or valedictorian to earn scholarship funds. Consider working with the school administration as early as Freshman year to learn how your child can qualify for scholarships. A well-rounded high school experience that includes good grades, leadership and community participation are important.**



**Of course,  
I am here to help!**

*\*Certain requirements may apply. Before investing, read the program offering statement and consider the investment objectives, risks, charges, and expenses. These plans are not guaranteed by any state or federal agency. Consider whether the investors' or beneficiary's home state offers 529 plan-related tax or other benefits. Discuss 529 tax rules with your financial and tax professionals.*

Sincerely,

*{Name Signature}*

{Name and Company-approved title}