

529 Plan Disclosure

A 529 plan is a tax-advantaged college savings plan available in every state. Whether you can receive state tax deductions or fee savings depends on your state of residence. For details on 529 plans, including performance comparisons across states, consult your financial professional.

Before investing, review the plan's objectives, risks, charges, and expenses, which are found in the issuer's official statement. Investors should evaluate if their home state, or that of the beneficiary, provides unique state tax advantages or other benefits exclusive to its 529 Plan. These state-specific benefits should be considered among various factors when making an investment decision. It is advisable for investors to consult with a financial or tax advisor before committing to any state's 529 Plan.

For more information, FINRA offers valuable information at [529 plans](#) and [College Savings Accounts](#). The SEC's Office of Investor Education and Advocacy also provides information concerning the plans at [529 plans](#). And the MSRB has information about 529 plans at [529 Plan Basics](#).

If you purchase a 529 plan through us, both B.B. Graham and your financial professional receive compensation similar to mutual fund purchases. Also, please review the prospectus for the 529 plan, which also covers liquidity issues and risks associated with the investment.

