

# INVESTMENT ADVISOR'S TOP 25 529 COLLEGE SAVINGS PLANS . . .

**A CLEAR STRENGTH** of the U.S. is its diversity in everything from cuisine to politics. When it comes to costs for a college education, that diversity is just as evident. If you're fortunate enough to be a resident of Georgia and diligent enough to maintain a "B" average, under the HOPE program the state may pay your full tuition at a public college. If you're unfortunate enough to be a New Jersey resident matriculating at Rutgers University, this year, you'll see an added 8% jump in tuition due to the state's budget woes. Is it any wonder 529 plans have attracted 8.5 million enrollees and accumulated more than \$89 billion in assets?

## . . . BY TOTAL AMOUNT INVESTED

PLAN/STATE	TOTAL INVESTED IN PLAN* (\$ MIL.)	PLAN INCEPTION DATE	NUMBER OF INVESTMENT OPTIONS	MAXIMUM CONTRIBUTION
FIDELITY ADVISOR 529 PLAN (NH)	\$18,000.00	2001	23	\$270,000
COLLEGEBOUNDFUND (RI)	\$6,828.88	1998	31	\$330,690
COLLEGEADVANTAGE 529 C.S. PLAN (OH)	\$5,500.00	2000	32	\$291,000
NEW YORK'S 529 COLLEGE SAVINGS PROGRAM (NY)	\$4,647.29	2003	12	\$235,000
NEXTGEN COLLEGE INVESTING PLAN (ME)	\$3,940.00	1999	28	\$305,000
UNIQUE COLLEGE INVESTING PLAN (NH)	\$3,936.88	1998	11	\$270,000
U.FUND COLLEGE INVESTING PLAN (MA)	\$2,050.97	1999	11	\$250,000
COLLEGEINVEST SCHOLARS CHOICE C.S. PLAN (CO)	\$1,953.00	1999	11	\$280,000
THE GOLDEN STATE SCHOLARSHARE C.S. TRUST (CA)	\$1,895.85	NA	5	\$300,000
VANGUARD 529 C.S. PLAN (NV)	\$1,751.60	2002	17	\$310,000
JOHN HANCOCK FREEDOM 529 (AK)	\$1,540.00	2001	22	\$250,000
UTAH EDUCATIONAL SAVINGS PLAN (UT)	\$1,467.08	2006	9	\$319,000
COLLEGE SAVINGS IOWA (IA)	\$1,429.80	2001	8	\$239,000
MICHIGAN EDUCATION SAVINGS PROGRAM (MI)	\$1,270.48	NA	7	\$235,000
LEARNING QUEST 529 EDUCATION SAVINGS PROGRAM (KS)	\$1,097.00	2000	25	\$235,000
MARYLAND COLLEGE INVESTMENT PLAN (MD)	\$1,000.00	NA	13	\$250,000
EDVEST (WI)	\$874.06	2001	13	\$246,000
COLLEGE SAVINGS PLAN OF NEBRASKA (NE)	\$849.90	2001	31	\$300,000
TOMORROW'S SCHOLAR (WI)	\$818.92	2001	10	\$246,000
SMART529 COLLEGESAVINGS PROGRAM (WV)	\$743.50	2002	3	\$265,320
CONNECTICUT HIGHER EDUCATION TRUST (CT)	\$687.20	NA	5	\$300,000
FRANKLIN TEMPLETON 529 COLLEGE SAVINGS PLAN (NJ)	\$678.00	2003	16	\$305,000
T. ROWE PRICE COLLEGE SAVINGS PLAN (AK)	\$523.00	NA	13	\$250,000
NJBEST COLLEGE SAVINGS PLAN (NJ)	\$499.00	2003	10	\$305,000
COLLEGEINVEST DIRECT PORTFOLIO SAVINGS PLAN (CO)	\$458.72	2004	8	\$280,000

\*All data is as supplied by the plan administrators and is as of 3/31/2006; prepaid plans are not included.

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**THE DEMISE OF** 529 plans has been predicted before, often tied to threats that their tax benefits would be withdrawn. As this chart shows, the plans remain popular, but uncertainty over 529 plans' future would be greatly lessened if the College 529 InvEST Act of 2005 (S.1112) becomes law. As of the end of June, 71 Senators have signed on as co-sponsors of the bipartisan bill introduced by Senators Charles Grassley (R-Iowa) and Max Baucus (D-Montana) that would make permanent the plans' federal tax incentives. Identical legislation (H.R. 2386) introduced in the House by two representatives has attracted 127 co-sponsors.

## . . . BY RECENT GROWTH

PLAN/STATE	DOLLAR AMOUNT INVESTED IN PLAN OVER LAST 12 MONTHS (\$ MIL.)	ADVISOR OR DIRECT SOLD	NUMBER OF INVESTMENT OPTIONS	STATE EXCLUDES 529 ASSETS FROM FINANCIAL AID CONSIDERATION
THE GOLDEN STATE SCHOLARSHARE C.S. TRUST (CA)	\$1,438.48	Direct	5	No
UTAH EDUCATIONAL SAVINGS PLAN (UT)	\$996.89	Direct	9	No
MICHIGAN EDUCATION SAVINGS PROGRAM (MI)	\$933.71	Direct	7	No
COLLEGEBOUNDFUND (RI)	\$883.83	Both	31	No
LEARNING QUEST 529 EDUCATION SAVINGS PROGRAM (KS)	\$854.00	Both	25	No
NEW YORK'S 529 COLLEGE SAVINGS PROGRAM (NY)	\$843.92	Direct	12	Yes
NEXTGEN COLLEGE INVESTING PLAN (ME)	\$733.00	Both	28	No
CONNECTICUT HIGHER EDUCATION TRUST (CT)	\$562.99	Direct	5	No
COLLEGEINVEST SCHOLARS CHOICE C.S. PLAN (CO)	\$388.21	Advisor	11	No
JOHN HANCOCK FREEDOM 529 (AK)	\$360.20	Advisor	22	No
MINNESOTA COLLEGE SAVINGS PLAN (MN)	\$314.72	Direct	3	No
THE GEORGIA HIGHER EDUCATION SAVINGS PLAN (GA)	\$251.25	Direct	5	Yes
SMART529 COLLEGESAVINGS PROGRAM (WV)	\$243.70	Advisor	3	Yes
COLLEGE SAVINGS IOWA (IA)	\$229.52	Direct	8	Yes
VANGUARD 529 COLLEGE SAVINGS PLAN (NV)	\$229.52	Direct	17	No
EDVEST (WI)	\$218.81	Both	13	Yes
THE UPROMISE COLLEGE FUND (NV)	\$151.69	Direct	8	No
SCHWAB 529 COLLEGE SAVINGS PLAN (KS)	\$131.70	Varies	10	No
OKLAHOMA COLLEGE SAVINGS PLAN (OK)	\$124.52	Direct	6	No
COLLEGECHOICE 529 INVESTMENT PLAN (IN)	\$110.16	Both	12	Yes
TOMORROW'S SCHOLAR (WI)	\$95.36	Advisor	10	Yes
COLLEGEINVEST DIRECT PORTFOLIO SAVINGS PLAN (CO)	\$92.59	Direct	8	No
THE AIM COLLEGE SAVINGS PLAN (NE)	\$73.00	Advisor	21	Yes
IDAHO COLLEGE SAVINGS PROGRAM (ID)	\$64.20	Direct	3	No
THE KENTUCKY EDUCATION SAVINGS PLAN TRUST (KY)	\$62.28	Direct	3	Yes

*\*All data is as supplied by plan administrators as of 3/31/2006; growth is as measured by the twelve months ended 3/31/2006; prepaid plans are not included.*

# STATE 529 PLANS\*

## ALABAMA

**The Higher Education 529 Fund**  
866-529-2228 • [www.treasury.state.al.us](http://www.treasury.state.al.us)

## ALASKA

**John Hancock Freedom 529**  
866-626-8529  
[www.johnhancockfreedom529.com](http://www.johnhancockfreedom529.com)

**T. Rowe Price College Savings Plan**  
800-369-3641 • [www.price529.com](http://www.price529.com)

**University of Alaska College Savings Plan**  
866-277-1005 • [www.uacollegesavings.com](http://www.uacollegesavings.com)

## ARIZONA

**Arizona Family College Savings Program**  
888-923-3555 • [www.waddell.com](http://www.waddell.com)

**Arizona Family College Savings Program**  
800-667-3239 • [www.smrinvest.com](http://www.smrinvest.com)

**Arizona Family College Savings Program**  
800-888-2723 • [arizona.collegesavings.com](http://arizona.collegesavings.com)

**Arizona Family College Savings Program**  
800-722-2333 • [www.pacific.com](http://www.pacific.com)

**Fidelity Arizona College Savings Plan**  
800-544-1262 • [www.fidelity.com/arizona](http://www.fidelity.com/arizona)

## ARKANSAS

**GIFT College Investing Plan**  
800-857-7301 • [thegiftplan.uui.upromise.com](http://thegiftplan.uui.upromise.com)

## CALIFORNIA

**The Golden State ScholarShare College Savings Trust**  
877-728-4338 • [www.scholarshare.com](http://www.scholarshare.com)

## COLORADO

**CollegeInvest Direct Portfolio Savings Plan**  
800-997-4295 • [www.collegeinvest.org](http://www.collegeinvest.org)

**CollegeInvest Scholars Choice College Savings Plan**  
800-448-2424 • [www.collegeinvest.org](http://www.collegeinvest.org)

**CollegeInvest Stable Value Plus College Savings Plan**  
800-448-2424 • [www.collegeinvest.org](http://www.collegeinvest.org)

## CONNECTICUT

**Connecticut Higher Education Trust**  
888-799-2438 • [www.aboutchet.com](http://www.aboutchet.com)

## DELAWARE

**Delaware College Investment Plan**  
800-544-1655 • [www.fidelity.com/delaware](http://www.fidelity.com/delaware)

## DISTRICT OF COLUMBIA

**DC College Savings Plan**  
800-987-4859 • [www.dccollegesavings.com](http://www.dccollegesavings.com)

## GEORGIA

**The Georgia Higher Education Savings Plan**  
877-424-4377 • [www.gacollegesavings.org](http://www.gacollegesavings.org)

## HAWAII

**TuitionEDGE**  
866-529-3343 • [www.tuitionedge.com](http://www.tuitionedge.com)

## IDAHO

**Idaho College Savings Program**  
866-433-2533 • [www.idsaves.org](http://www.idsaves.org)

## ILLINOIS

**Bright Directions College Savings Program**  
866-722-7283 • [www.brightdirections.com](http://www.brightdirections.com)

## INDIANA

**CollegeChoice 529 Investment Plan**  
866-400-7526 • [www.collegechoiceplan.com](http://www.collegechoiceplan.com)

## IOWA

**College Savings Iowa**  
888-672-9116 • [www.collegesavingsiowa.com](http://www.collegesavingsiowa.com)

## KANSAS

**Learning Quest 529 Education Savings Program**  
800-579-2203 • [www.learningquestsavings.com](http://www.learningquestsavings.com)

**Schwab 529 College Savings Plan**  
888-903-3863 • [www.schwab.com/529](http://www.schwab.com/529)

## KENTUCKY

**The Kentucky Education Savings Plan Trust**  
877-598-7878 • [www.kysaves.com](http://www.kysaves.com)

## LOUISIANA

**START Savings Program**  
800-259-5626 • [www.osfa.state.la.us/start.htm](http://www.osfa.state.la.us/start.htm)

## MAINE

**NextGen College Investing Plan**  
877-463-9436 • [www.nextgenplan.com](http://www.nextgenplan.com)

## MARYLAND

**Maryland College Investment Plan**  
866-463-4723 • [www.collegesavingsmd.org](http://www.collegesavingsmd.org)

## MASSACHUSETTS

**U.Fund College Investing Plan**  
800-544-2776 • [www.fidelity.com/ufund](http://www.fidelity.com/ufund)

## MICHIGAN

**Michigan Education Savings Program**  
877-861-6377 • [www.misaves.com](http://www.misaves.com)

## MINNESOTA

**Minnesota College Savings Plan**  
877-338-4646 • (no Web site currently active)

## MISSISSIPPI

**Mississippi Affordable College Savings (MACS)**  
800-486-3670 • [www.collegesavingsms.com](http://www.collegesavingsms.com)

**Mississippi Affordable College Savings (MACS)**  
877-238-7529 • [www.529advisorprograms.com](http://www.529advisorprograms.com)

## MISSOURI

**Missouri Saving for Tuition (MOST)**  
888-414-6678 • [missourimost.s.upromise.com](http://missourimost.s.upromise.com)

## MONTANA

**Montana Family Education Savings Program**  
800-888-2723 • [montana.collegesavings.com](http://montana.collegesavings.com)

\*Prepaid plans are not included.

# STATE 529 PLANS\*

## MONTANA (Continued)

**Pacific Funds 529 College Savings Plan**  
800-722-2333 • [www.collegesavings.pacificlife.com](http://www.collegesavings.pacificlife.com)

## NEBRASKA

**College Savings Plan of Nebraska**  
888-993-3746 • [www.planforcollegenow.com](http://www.planforcollegenow.com)

**TD Ameritrade 529 College Savings Plan**  
877-408-4644 • [www.tdameritrade.com](http://www.tdameritrade.com)

**The AIM College Savings Plan**  
877-246-7526 • [www.aiminvestments.com](http://www.aiminvestments.com)

## NEVADA

**The Upromise College Fund**  
800-857-7305 • [uii.s.upromise.com](http://uii.s.upromise.com)

**Vanguard 529 College Savings Plan**  
866-734-4530 • [www.vanguard.com](http://www.vanguard.com)

## NEW HAMPSHIRE

**Fidelity Advisor 529 Plan**  
800-544-9999 • [www.advisor.fidelity.com](http://www.advisor.fidelity.com)

**Unique College Investing Plan**  
800-544-1914 • [www.fidelity.com/unique](http://www.fidelity.com/unique)

## NEW JERSEY

**Franklin Templeton 529 College Savings Plan**  
800-818-4030 • [www.franklintempleton.com](http://www.franklintempleton.com)

**NJBEST College Savings Plan**  
877-465-2378 • [www.njbest.com](http://www.njbest.com)

## NEW MEXICO

**CollegeSense 529 Higher Education Savings Plan**  
866-529-7367 • [www.collegesense.com](http://www.collegesense.com)

**Scholar'sEdge**  
866-529-7283 • [www.scholarsedge529.com](http://www.scholarsedge529.com)

**The Education Plan**  
877-337-5268 • [www.theeducationplan.com](http://www.theeducationplan.com)

## NEW YORK

**New York's 529 College Savings Program**  
877-697-2837 • [nysaves.uii.upromise.com](http://nysaves.uii.upromise.com)

## NORTH CAROLINA

**National College Savings Program**  
800-600-3453 • [www.cfnc.org](http://www.cfnc.org)

## NORTH DAKOTA

**College SAVE**  
866-428-3529 • [www.collegesave4u.com](http://www.collegesave4u.com)

## OHIO

**CollegeAdvantage 529 College Savings Plan**  
800-233-6734 • [www.collegeadvantage.com](http://www.collegeadvantage.com)

## OKLAHOMA

**Oklahoma College Savings Plan**  
877-654-7284 • [www.ok4saving.org](http://www.ok4saving.org)

## OREGON

**OppenheimerFunds 529 Plan**  
866-722-8464 • [www.opp529.com](http://www.opp529.com)

**Oregon College Savings Plan**  
866-722-8464 • [www.oregoncollegesavings.com](http://www.oregoncollegesavings.com)

## PENNSYLVANIA

**TAP 529 Guaranteed Savings Plan**  
800-440-4000 • [www.tap529.com](http://www.tap529.com)

**TAP 529 Investment Plan**  
800-440-4000 • [www.tap529.com](http://www.tap529.com)

## RHODE ISLAND

**CollegeBoundfund**  
888-324-5057 • [www.collegeboundfund.com](http://www.collegeboundfund.com)

## SOUTH CAROLINA

**Future Scholar**  
888-244-5674 • [www.futurescholar.com](http://www.futurescholar.com)

## SOUTH DAKOTA

**CollegeAccess 529**  
866-529-7462 • [www.collegeaccess529.com](http://www.collegeaccess529.com)

## TENNESSEE

**Tennessee's BEST Savings Plan**  
877-424-4377 • [www.tnbest.org](http://www.tnbest.org)

## TEXAS

**Tomorrow's College Investment Plan**  
800-445-4723 • [www.enterprise529.com](http://www.enterprise529.com)

## UTAH

**Utah Educational Savings Plan**  
800-418-2551 • [www.uesp.org](http://www.uesp.org)

## VIRGINIA

**CollegeAmerica 529 Savings Plan**  
800-421-4120 • [www.virginia529.com/](http://www.virginia529.com/)

## VERMONT

**Vermont Higher Education Investment Plan**  
800-637-5860 • [www.vsac.org](http://www.vsac.org)

## WEST VIRGINIA

**SMART529 CollegeSavings Program**  
866-574-3542 • [www.smart529.com](http://www.smart529.com)

## WISCONSIN

**EdVest**  
888-338-3789 • [www.edvest.com](http://www.edvest.com)

**Tomorrow's Scholar**  
866-677-6933 • [www.tomorrowsscholar.com](http://www.tomorrowsscholar.com)

## WYOMING

**College Achievement Plan**  
877-529-2655 • [www.collegeachievementplan.com](http://www.collegeachievementplan.com)

\*Prepaid plans are not included.