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Can I invest in any state's 529 plan, or am I limited to my own state's plan?

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## Can I invest in any state's 529 plan, or am I limited to my own state's plan?

### Answer:

529 college savings plans are typically open to residents of any state, while 529 prepaid tuition plans are typically limited to state residents. States that let nonresidents join their 529 college savings plan may have different rules for residents and nonresidents (such as higher annual fees and higher minimum contribution requirements for nonresidents). And keep in mind that if you join a different state's 529 plan (either college savings plan or prepaid tuition plan), you won't enjoy any tax benefits offered by that state--your own state's tax laws would apply.

Note: Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.

Janney Montgomery Scott LLC Financial Advisors are available to discuss the suitability and risks involved with various products and strategies presented. We will be happy to provide a prospectus, when available, and other information upon request. Please note that the information provided includes reference to concepts that have legal, accounting and tax implications. It is not to be construed as legal, accounting or tax advice, and is provided as general information to you to assist in understanding the issues discussed. Neither Janney Montgomery Scott LLC nor its Financial Advisors (in their capacity as Financial Advisors) give tax, legal, or accounting advice. We would urge you to consult with your own attorney and/or accountant regarding the application of the information contained in this letter to the facts and circumstances of your particular situation.

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