



Save today for their tomorrow.

**ENROLLMENT KIT 2012-2013**





**THERE'S NO TIME LIKE THE PRESENT  
TO GIVE THEM A PROMISING FUTURE.**

In today's challenging world, having a college degree is more important than ever.

With a Florida Prepaid College Plan, not only are you saving for a college education, you're helping to reduce the burden of student debt, which has recently exceeded one trillion dollars.\* The Florida Prepaid College Plan also provides plan choices, payment options, a money-back guarantee, tax-free earnings and the ability to use your savings at most public or private colleges and universities in Florida, and in the nation.

The Florida Prepaid College Plans offer an easy and affordable way to plan and save for your child's future - today.

## **TABLE OF CONTENTS**

Introduction .....	1-4
Florida Prepaid College Plan .....	5
Map of Schools .....	6-7
Florida 529 Savings Plan .....	8-9
Questions/Answers .....	10-12

**In 2006, the Prepaid Program was renamed "The Stanley G. Tate Florida Prepaid College Program" in recognition of the outstanding dedication and service of the founding chairman.**

\*U.S. Department of Education, 2011 study.

The Florida Prepaid College Board does not provide tax or investment advice regarding its Prepaid College Plan or its 529 Savings Plan. The Florida Prepaid College Plan may not cover certain imposed fees by state universities or colleges. The Florida 529 Savings Plan is subject to market conditions.

Please carefully review the Disclosure Statement and Participation Agreement and consult with your advisor(s) about risks before investing in your child's education.



---

## **STANLEY G. TATE FLORIDA PREPAID COLLEGE PROGRAM**

### **24 YEARS OF PROVIDING FLORIDA FAMILIES WITH OPPORTUNITIES TO SAVE**

---



Everyone agrees that receiving a college education without incurring a substantial amount of student loan debt allows tomorrow's students to focus on building a better future for themselves and the state of Florida. But no one has put more effort into bringing this notion to life than Stanley G. Tate. The Florida Prepaid College Program was created in 1987 to provide Florida families with an affordable means to save for their children's future college education. During this critical time, Mr. Tate led the program as Chairman of the Florida Prepaid College Board for its first 18 years. In 2006, the Florida Legislature renamed the program, "The Stanley G. Tate Florida Prepaid College Program" in recognition of the outstanding dedication and service of the founding chairman. The Florida Prepaid College Plan has grown to become the longest continuous running prepaid plan in the nation thanks to, in large part, Mr. Tate's exceptional vision and dedication to Florida's future generations.

Today, the Florida Prepaid College Plan continues to follow the course first established by Mr. Tate. Enrollment has grown to more than 997,000 children. Nearly one of every 10 Florida children from newborns through high school students has a Florida Prepaid College Plan, and 319,700 students have attended college using prepaid benefits.

A graduate of the University of Florida and Columbia University, Mr. Tate has served on the board of directors for several publicly held companies and he has been very active in matters of public service. Most notably, he helped establish the Florida Prepaid College Foundation in 1991. The Foundation is committed to helping children from low-income families find a pathway to a college education through its Project STARS scholarship program for at-risk students.

Now entering its 25th year of operations, the Florida Prepaid College Board looks to continue Mr. Tate's mission to move Florida forward by producing more college graduates, while providing families with an affordable way to achieve the goal of a college degree.



## FLORIDA PREPAID COLLEGE PLAN

The Florida Prepaid College Plan allows families to prepay the cost of college tuition, required fees and dormitory housing. When your child is ready for college, the Plan pays the tuition and fees covered under the plan at any Florida public college or university. If the student attends an out-of-state college or private college in Florida, the Plan will pay the same amount as it would pay at a public college or university in Florida.

With the Florida Prepaid College Plan, you don't have to worry about the stock market, or whether or not you will have enough money saved. What you pay now is financially guaranteed by the State of Florida,<sup>§</sup> so you cannot lose your money and you can get a refund at any time, for any reason.

### Prepaid Plan Benefits

- Guaranteed by the State of Florida<sup>§</sup>
- Earnings are tax-free
- Four plans that cover tuition and required fees
- An optional plan to cover dormitory fees
- May be used at eligible educational institutions in-state or out-of-state
- Offers affordable payment options

**To lock-in this year's plan prices, you must enroll in the Prepaid Plan by January 31, 2013!**

<sup>§</sup>Financially Guaranteed by the State of Florida. Section 1009.98(7), Florida Statutes.



"As college costs and student debt continue to rise at alarming rates, it is imperative for families to begin planning and saving for their children's higher education. Purchasing a Florida Prepaid Plan allows families to prepare for the future, giving them the flexibility to select a plan that fits their budget, and achieve their college savings goals."

- Duane Ottenstroer,  
Chairman, Florida Prepaid College Board

## FLORIDA 529 SAVINGS PLAN

With a range of investment options, the Florida 529 Savings Plan is an easy and affordable way to save for college. You can use the Florida 529 Savings Plan at all eligible public or private universities, colleges or technical schools anywhere in the country. And, you can use it for any qualified college expense, including tuition, fees, room and board, books and supplies. You may enroll in the Florida 529 Savings Plan at any time for as little as \$25 per month through automatic withdrawals from a checking or savings account, or a lump-sum payment of \$250. After the initial contribution of \$250, you decide how much and how often to contribute to your account.

### Investment Plan Benefits

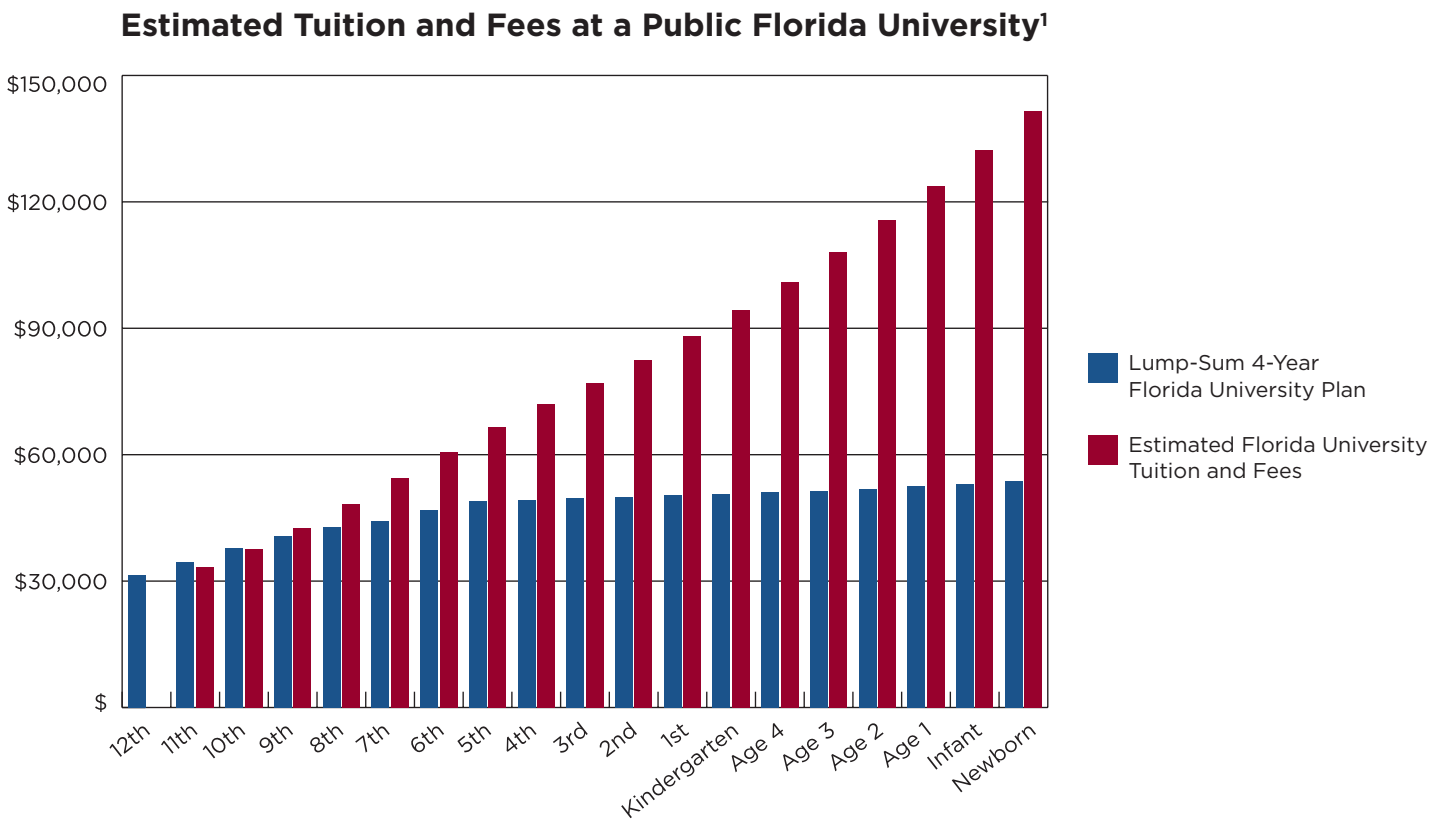
- May be used for any qualified college expense
- Offers five investment options
- No commissions or sales charges
- Allows you to save at your own pace
- Earnings are tax-free
- Save for as little as \$25 a month

**The Florida 529 Savings Plan has year-around open enrollment, but don't wait!**

## Plan Ahead and Save

Every year, college costs continue to rise. With a Florida Prepaid College Plan, you can lock-in today's plan prices, which could go a long way toward reducing the financial burden associated with your child earning a college degree.

As an example, the chart below estimates a newborn entering a Florida college 18 years from now could expect to pay nearly \$140,000 in university tuition and fees. If the parents of that newborn were to purchase a 4-Year Florida University Plan, the cost would be significantly less.



<sup>1</sup>Source: Ernst & Young calculates the Estimated Florida University Tuition and Fees for each academic year based on inflation assumptions provided by the Board as follows. The sum of tuition and tuition differential fees increases at 10.0% per annum through academic year 2015/2016, after which the sum of tuition and tuition differential fees increases at 15.0% per annum until the sum of tuition, tuition differential fee and local fees reaches the national average. Local fees increase at 6.5% per annum. The national average is assumed to increase at 7.0% per annum. Figures represent the statewide average of four consecutive years of 30 credit hours per year at a Florida University.

## Student Debt Tops \$1 Trillion

It's more than auto loan debt. It's more than credit card debt. Student loan debt is now over \$1 trillion according to the U.S. Department of Education. The chances of graduating debt-free are increased by saving in advance by purchasing a Florida Prepaid College Plan or investing in the Florida 529 Savings Plan. Many families with Prepaid College Plans say they avoided the need to take out student loans by planning ahead. Without the heavy burden of student debt, college graduates have the opportunity to make important choices about their future, like enrolling in professional or graduate school, starting a family, launching a business or purchasing a home.

# FLORIDA PREPAID COLLEGE PLAN

A Florida Prepaid College Plan<sup>1</sup> allows families to prepay the cost of college tuition, most required fees and dormitory housing. What you pay now is guaranteed,<sup>§</sup> no matter how much college costs increase in the future.

- Plans start from just over \$50 a month
- Savings can be applied towards most public or private colleges and universities in Florida, and in the nation
- Guaranteed by the State of Florida<sup>§</sup>

\* Lock-in this year's plan prices by enrolling before January 31, 2013!

## FLORIDA PREPAID COLLEGE PLAN OPTIONS

### 2-Year Florida College Plan



The 2-Year Florida College Plan prepays tuition, registration and local fees for 60 lower division semester credit hours at a Florida College. Students can earn an associate's degree or learn a trade in a short amount of time, allowing them to quickly plug themselves into a profession and launch their careers.

### 4-Year Florida College Plan



Florida's 28 community colleges are expanding to reflect a broader mission and are now known as state colleges. State colleges may offer workforce related bachelor degrees in areas such as teaching, nursing and business management. The 4-Year Florida College Plan prepays the tuition, registration fees and local fees for 60 lower division semester credit hours as well as 60 upper division semester credit hours at a Florida College.

### 2 + 2 Florida Plan



To help manage costs, many students start their education with two years at a state college, (formerly known as a community college), before finishing at a state university in Florida. The 2 + 2 Florida Plan prepays tuition, registration fees and local fees for 60 lower division semester hours at a Florida College and tuition, registration fees, the tuition differential fee and local fees for 60 semester credit hours at a state university in Florida.

### 4-Year Florida University Plan



There are 12 state universities located throughout Florida. The 4-Year Florida University Plan prepays tuition, registration fees, the tuition differential fee and local fees for 120 semester credit hours at a state university in Florida.

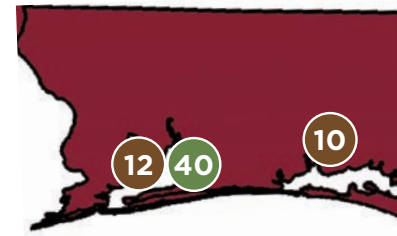
## A PREPAID PLAN IS FLEXIBLE

Florida Prepaid College Plan customers can use their plan benefits at any public, private or out-of-state college or university that is eligible to receive federal financial assistance. If the student attends an out-of-state college or private college in Florida, the Florida Prepaid College Plan will pay the college the same amount as it would pay at a public college or university in Florida.

<sup>1</sup> Florida's state universities and state colleges may impose fees not covered by the Prepaid Plans described above.

<sup>§</sup> Financially Guaranteed by the State of Florida. Section 1009.98(7), Florida Statutes.

# FLORIDA PUBLIC COLLEGES AND UNIVERSITIES



With 28 Florida Colleges, earning an associate’s or bachelor’s degree can be just a commute away. Florida’s 12 state universities rank among the best public institutions in the country. Additionally, the value of a Florida Prepaid College Plan can be applied towards most public or private colleges and universities in Florida or out of state.

## 4-Year Universities

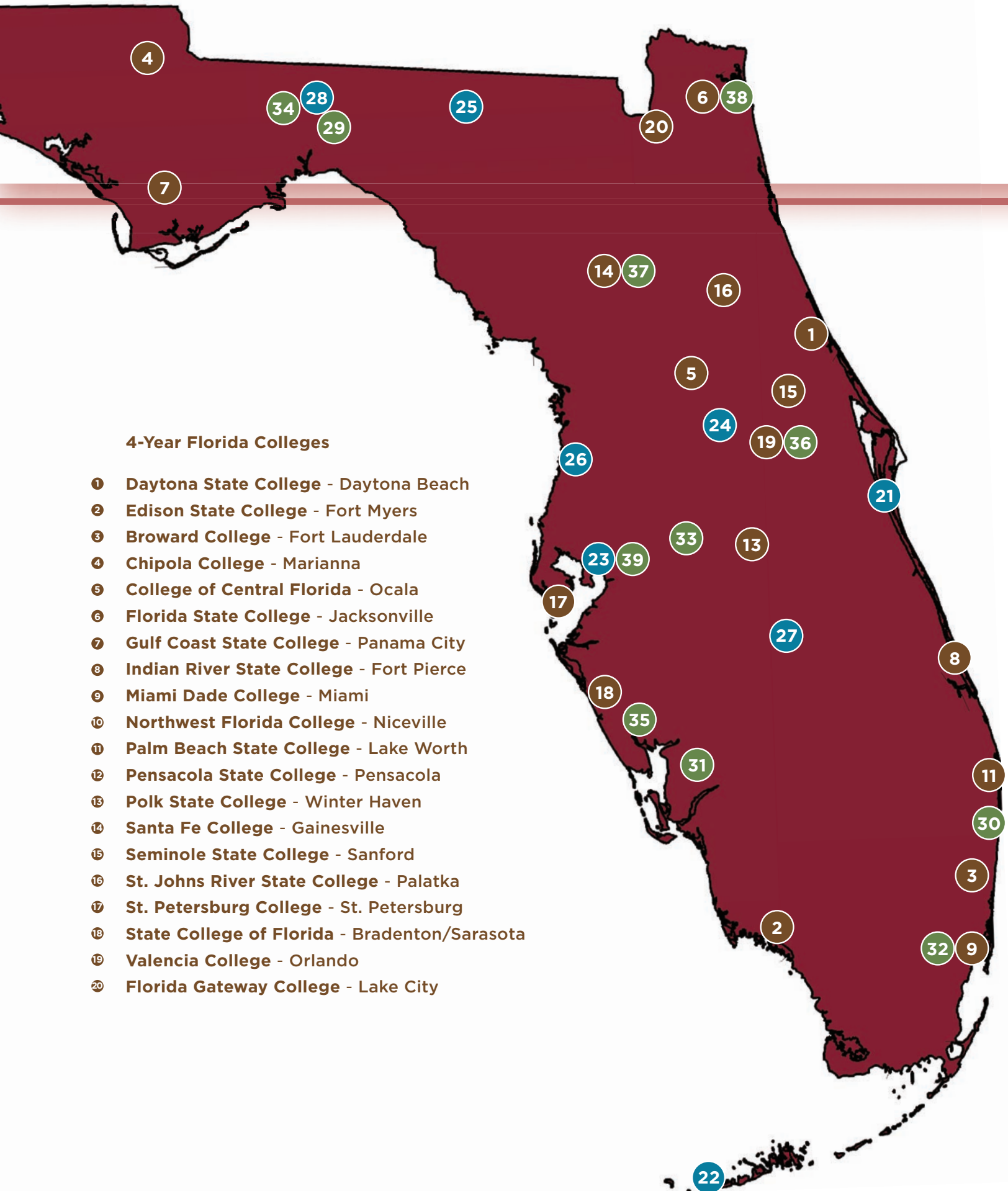
- 29 **Florida A&M University - Tallahassee**
- 30 **Florida Atlantic University - Boca Raton**
- 31 **Florida Gulf Coast University - Fort Myers**
- 32 **Florida International University - Miami**
- 33 **Florida Polytechnic University - Lakeland**
- 34 **Florida State University - Tallahassee**
- 35 **New College of Florida - Sarasota**
- 36 **University of Central Florida - Orlando**
- 37 **University of Florida - Gainesville**
- 38 **University of North Florida - Jacksonville**
- 39 **University of South Florida - Tampa**
- 40 **University of West Florida - Pensacola**

## 2-Year Florida Colleges

- 21 **Brevard Community College - Cocoa**
- 22 **Florida Keys Community College - Key West**
- 23 **Hillsborough Community College - Tampa**
- 24 **Lake Sumter Community College - Leesburg**
- 25 **North Florida Community College - Madison**
- 26 **Pasco-Hernando Community College - New Port Richey**
- 27 **South Florida Community College - Avon Park**
- 28 **Tallahassee Community College - Tallahassee**

In 2006, the Prepaid Program was renamed “The Stanley G. Tate Florida Prepaid College Program” in recognition of the outstanding dedication and service of the founding chairman.





**4-Year Florida Colleges**

- ① Daytona State College - Daytona Beach
- ② Edison State College - Fort Myers
- ③ Broward College - Fort Lauderdale
- ④ Chipola College - Marianna
- ⑤ College of Central Florida - Ocala
- ⑥ Florida State College - Jacksonville
- ⑦ Gulf Coast State College - Panama City
- ⑧ Indian River State College - Fort Pierce
- ⑨ Miami Dade College - Miami
- ⑩ Northwest Florida College - Niceville
- ⑪ Palm Beach State College - Lake Worth
- ⑫ Pensacola State College - Pensacola
- ⑬ Polk State College - Winter Haven
- ⑭ Santa Fe College - Gainesville
- ⑮ Seminole State College - Sanford
- ⑯ St. Johns River State College - Palatka
- ⑰ St. Petersburg College - St. Petersburg
- ⑱ State College of Florida - Bradenton/Sarasota
- ⑲ Valencia College - Orlando
- ⑳ Florida Gateway College - Lake City

## FLORIDA 529 SAVINGS PLAN

The Florida 529 Savings Plan is different from a traditional Florida Prepaid College Plan, which prepays tuition and certain associated fees. With a 529 Savings Plan, you decide how to invest your money from among a choice of investment options. Investment returns will fluctuate and are not guaranteed. It's an easy and convenient way to save for all qualified college expenses including tuition, fees, off-campus housing, food, textbooks and even graduate school.

### There's a lot to like about the Florida 529 Savings Plan:

- Open an account for only \$25 a month through automatic bank withdrawals or a lump sum payment of \$250.
- Choose from five investment options. (More options coming in April 2013.)
- Tax-free earnings when applied to qualified college expenses.
- No commissions or sales fees. Only a low annual administrative fee of 3/4 of one percent of your account balance.
- Apply savings toward qualified college expenses at any eligible education institution in the U.S.
- Start saving now as you may open a Florida 529 Savings Plan at any time.
- Contribute up to \$65,000 in a lump-sum amount per beneficiary, or up to \$130,000 for married couples in one year, without incurring any gift taxes.<sup>2</sup>

## UNDERSTANDING YOUR INVESTMENT OPTIONS

The Florida 529 Savings Plan offers five investment options, with more options coming April, 2013. You may select one or any combination of the investment options and you may change the allocation of new contributions as often as you wish. For a more complete description of the investment options, refer to the Florida 529 Savings Plan Disclosure Statement included in this Enrollment Kit.

<sup>1</sup> The Florida 529 Savings Plan is different from the Florida Prepaid College Plan. The Florida 529 Savings Plan is not guaranteed, so you could lose all or a portion of your money invested in the Florida 529 Savings Plan, and you may not have enough money in your account to cover the qualified higher education expenses of the beneficiary (student). Be sure to read the Florida 529 Savings Plan Disclosure Statement and Participation Agreement enclosed in the back pocket of this Enrollment Kit before opening an account.

<sup>2</sup> The Federal gift tax exclusions are periodically adjusted for inflation. If a contributor makes a lump-sum gift and dies before the end of the five-year period, the money may remain in the Florida 529 Savings Plan, but a portion of the contribution may be subject to federal estate tax. Consult your tax advisor.

## FIXED INCOME INVESTMENT OPTION

The Fixed Income Investment Option is invested primarily in U.S. Treasury and U.S. Government Agency obligations and in investment grade debt securities issued by corporations including, but not limited to, corporate bonds and commercial mortgage-backed and asset-backed securities. The objective of the Fixed Income Investment Option is to provide a low risk and low volatility alternative for your college investment.

## U.S. EQUITY INVESTMENT OPTION

The U.S. Equity Investment Option allocates your contributions among a domestic large capitalization growth portfolio, a domestic large capitalization value portfolio, an S&P 500 Index portfolio, and a small capitalization equity portfolio. The objective of the U.S. Equity Investment Option is to provide an opportunity for growth of capital over a long investment horizon through participation in equity investments. Given the higher volatility of this option, the risk of loss is greater.

## BALANCED INVESTMENT OPTION

The Balanced Investment Option allocates your contributions equally between the U.S. Equity Investment Option and the Fixed Income Investment Option. The objective of the Balanced Investment Option is to generate long-term growth, with less short-term volatility than the U.S. Equity Investment Option alone. The portfolio will be rebalanced periodically to maintain a 50 percent allocation to the U.S. Equity Investment Option and a 50 percent allocation to the Fixed Income Investment Option.

## MONEY MARKET INVESTMENT OPTION

The investment objective of the Money Market Investment Option is to provide stability of principal value. The fund invests in high-quality short-term fixed income instruments issued and traded in the United States, including commercial paper and other short-term corporate securities, U.S. Government Agency securities and U.S. Department of Treasury securities. The Money Market Investment Option seeks to preserve your capital, obtain high liquidity and achieve current income through investments in high-quality short-term securities.

## AGE BASED/YEARS TO ENROLLMENT INVESTMENT OPTION

The Age Based/Years to Enrollment Investment Option allocates your contribution between the Fixed Income Investment Option and the U.S. Equity Investment Option, based on the beneficiary's age or number of years to college enrollment. The charts below illustrate how the Age Based/Years to Enrollment Investment Option is invested over time. The younger the child, the higher the percentage invested in equities. As the student approaches college enrollment, the percentage invested in equities decreases and the percentage invested in fixed income increases.



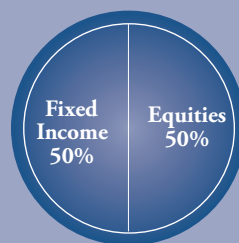
0-4 Years Old

14 or More Years to Enrollment



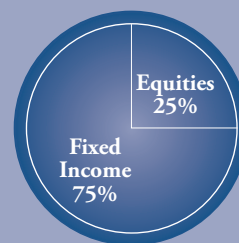
5-8 Years Old

10-13 Years to Enrollment



9-12 Years Old

6-9 Years to Enrollment



13-15 Years Old

3-5 Years to Enrollment



16 Years Old +

0-2 Years to Enrollment

# FLORIDA PREPAID COLLEGE PLAN QUESTIONS AND ANSWERS

## Eligibility

### Q. Who is eligible?

A. Anyone who is at least 18 years old can purchase a plan. The account owner must be a U.S. citizen or resident alien. The beneficiary (student) must be a child in the 11th grade or below, and be a U.S. citizen or resident alien. The beneficiary or the beneficiary's parent/guardian must be a Florida resident.

### Q. I am a parent and I live in Florida. My children live in another state. Are my children eligible?

A. Yes. The parent must submit proof of his/her own Florida residency for the last 12 consecutive months and legal documentation certifying the parental relationship.

## Flexibility

### Q. What if the child decides not to attend a Florida public university or community college?

A. The plan may be:

- Used at any eligible public or private in-state or out-of-state college or university as defined in s. 529 of the Internal Revenue Code. The Florida Prepaid College Plan will pay up to the amount per credit hour it would pay at a public college in Florida.
- Transferred to another eligible child who does not currently have a plan; or
- Cancelled, with the purchaser receiving a refund.

### Q. Can I transfer the plan to another eligible child?

A. Yes. The plan may be transferred to another eligible member of the family who meets the Florida residency requirement at the time of substitution. If the beneficiary is more than three years, younger or older, from the age of the original qualified beneficiary, the Board may assess a fee.

### Q. May I use a 2-year Florida College Plan, 4-year Florida College Plan, or 2 + 2 Florida Plan at a four-year university?

A. Yes. The program will automatically convert the benefits of a Florida Prepaid College Plan to be used at either a Florida College or a Florida University. This conversion will be based upon the respective values of Florida College and Florida University hours when the child enrolls in college.

### Q. What if the child moves out of state?

A. Change in residence, after the plan has been purchased, has no effect. The child will still be eligible to register as an in-state student at any public Florida College or Florida University.

## Scholarships and Delayed Enrollment

### Q. What if my child gets a scholarship?

A. If your child earns a scholarship, such as Florida Bright Futures, you still can use the full value of the Florida Prepaid College Plan at the college or university. The combination of the scholarship and the prepaid plan may cover more fully the student's college expenses. Your alternatives are to request a scholarship refund or to transfer the plan to another eligible family member.

### Q. What if my child delays enrolling in college?

The student has 10 years from the projected college enrollment date to use the plan benefits – and that time period may be extended upon request. The time limit does not apply while a beneficiary is serving in the military.

### Q. Can two people jointly open an account?

A. Each account must have one person who is designated as the account owner; a second person may be designated the survivor for any account. Anyone may make contributions to an account. All changes of the account owner, survivor or beneficiary, termination of an account and requests for refunds must be authorized jointly by the account owner and survivor, for all Prepaid Plans, including any corresponding dormitory plan.

### Q. Can I open more than one account for the same child?

A. A beneficiary may only be named on one Florida Prepaid College Plan account.

## Guarantees and Refunds

### Q. Is the student guaranteed admission to college?

A. No. A Florida Prepaid College Plan does not guarantee admission to any college or university.

### Q. Can I lose my money?

A. No. The Stanley G. Tate Florida Prepaid College Program is financially guaranteed by the State of Florida.

### Q. Can I cancel and get my money back?

A. Yes, you may cancel at anytime, for any reason. The \$50 cancellation fee is waived if you have had the plan for more than two years.

## Payment Options and Due Dates

### Q. What are my payment options?

A. You can make:

- A single, lump-sum payment; or
- Equal monthly payments until October of the year your child is expected to start college; or
- 55 equal monthly payments.

### Q. When are the payments due?

A. The first payment is due on April 20, 2013 and, for monthly and 5-year payment plans, the 20th of each subsequent month, until the plan is paid in full.

### Q. How do I make my monthly payment?

A. You can:

- Mail a check.
- Pay online at MyFloridaPrepaid.com
- Pay by phone through 1-800-552-GRAD (4723)
- Sign up for automatic withdrawal from your checking or savings account.
- Sign up for automatic payroll deduction with participating employers.

### Q. If I pay monthly or over five years, am I paying interest?

A. Yes. Both the monthly and 5-year (55-month) payment plans, this year, include an average effective annual interest rate of 4.09 percent. Your payments, however, are fixed and will never increase. You can request an early payoff with no prepayment penalty. If you make one or more payments in advance of the regularly scheduled payments, you will not receive a refund or a reduction of the total amount due.

## Dormitory Plan

### Q. What room and board expenses are covered?

A. The Florida Prepaid Dormitory Plan covers payment for a standard, double-occupancy, air-conditioned dormitory room at a Florida state university. The Plan may be applied to other university-held housing, including some fraternity and sorority housing. Not all dorms are offered. Private dorms are not covered. Rooms are assigned on a first-come, first-serve basis, so there is no guarantee that the student will receive a room assignment. If the student

applies for housing but does not get a room assignment, the account owner may request an unavailable dormitory refund. The Florida Prepaid Dormitory Plan cannot be used for summer terms, and does not cover meal plans or other food expenses.

### Q. What if my child does not want to live in a dorm?

A. The value of the plan, based on the current dorm rates at the time of college enrollment, may be applied toward the cost for other approved housing managed or designated by the university, including some sorority/fraternity houses, or you can request a refund of the total amount you paid for the plan.

### Q. If I purchase a 4-Year Florida University Plan or 2 + 2 Florida Plan, can I purchase a University Dormitory Plan?

A. Yes. You can purchase a University Dormitory Plan for a child with a 4-year Florida University Plan or 2 + 2 Florida Plan. The child must currently be in the eleventh grade or below. You cannot purchase a University Dormitory Plan for a child with a 2-Year Florida College Plan or a 4-Year Florida College Plan.

## Taxes and Other Questions

### Q. Are there any tax benefits?

A. Yes. Earnings on qualified withdrawals are exempt from federal income tax and from State of Florida taxes. There are gift tax benefits, too.

### Q. Who oversees the plans?

A. The Florida Prepaid College Board oversees the Stanley G. Tate Florida Prepaid College Program. The Florida Prepaid College Board has 24 years of experience in managing 529 plans. The Florida Prepaid College Plan was introduced in 1988 and is the largest prepaid college plan in the country. Families have purchased more than 1.5 million Florida Prepaid College Plans since the inception of the program.

### Q. Is there anything else I should know?

A. All the policies and rules for the Florida Prepaid College Program are summarized in the Master Covenant, which is enclosed in this Enrollment Kit.

---

## OPTIONAL LIFE INSURANCE PLAN

The Florida Prepaid College Plan offers optional term life insurance coverage, so you don't have to worry if something happens to you before you finish making your Florida Prepaid College Plan payments. There is also a student life insurance option. Both insurance options cover any cause of death, whether natural or accidental. The only exception is suicide in the first two years. This insurance is available only for Florida Prepaid College Plan customers.

### Option I-Life Insurance for the Account Owner and/or Survivor

Only for Florida Prepaid College Plan customers, Option I pays the balance due on your covered plan, in full, if you die. If you purchase this coverage, the beneficiary (student) of the Prepaid Plan is automatically insured with \$5,000 of term life insurance at no additional cost. Option I is available for the account owner, the survivor or both.

- Single Life Coverage: One Adult- Either the Account Owner or Survivor
- Joint Life Coverage: Two Adults- Both the Account Owner and Survivor

### Option II -Life Insurance for the Beneficiary (Student)

Only for Florida Prepaid College Plan customers, Option II allows you to purchase from \$5,000 up to \$50,000 of term life insurance for the beneficiary (student) of the Prepaid Plan. The student life insurance coverage is maintained until age 25, at which time a conversion privilege is available.

# FLORIDA 529 SAVINGS PLAN QUESTIONS AND ANSWERS

## Florida 529 Savings Plan

### **Q. Who can participate?**

A. Anyone who is at least 18 years old may open an account. You may open an account for a child or an adult, including yourself. The account owner and the beneficiary (student) do not have to be Florida residents, but both must be U.S. citizens or resident aliens.

### **Q. Where can you use it?**

A. The account may be used at any eligible public or private in-state or out-of-state college or university as defined in s.529 of the Internal Revenue Code.

### **Q. Does the plan have tax benefits?**

A. Earnings on qualified withdrawals are exempt from federal income tax and from State of Florida taxes. There are gift tax benefits, too.

### **Q. How do I get started?**

A. To open an account, make an initial deposit of \$250, or sign up to make automatic contributions of at least \$25 per month from your bank account or through payroll deduction. After that, you decide how much and how often to contribute to your account.

### **Q. Who oversees the Florida 529 Savings Plan?**

A. The Florida Prepaid College Board oversees the Florida 529 Savings Plan, which is authorized by Section 529 of the Internal Revenue Code. The Florida Prepaid College Board has 24 years of experience in managing 529 plans.

### **Q. When can a Florida 529 Savings Plan be opened?**

A. A Florida 529 Savings Plan can be opened at any time.

### **Q. What are the risks and returns?**

A. With the Florida 529 Savings Plan, investment returns will fluctuate, may be lost and are not guaranteed. You decide how to invest your money from among the investment options available through the Florida 529 Savings Plan. The investment options have different levels of risk. You may select investment option(s) with a level of risk that is comfortable for you.

### **Q. How do I get a refund or withdrawal monies?**

A. You may withdraw your contributions and earnings at any time, for any reason. Certain tax consequences may apply. For more information, refer to the Florida 529 Savings Plan Disclosure Statement and Participation Agreement.

### **Q. Does the plan accept rollovers?**

A. You may rollover another 529 college savings plan, a qualified U.S. Savings Bond, a Coverdell Education Savings Account or transfer an UTMA/UGMA account to the Florida 529 Savings Plan.

### **Q. Is there anything else I should know?**

A. All the policies and rules for the Florida 529 Savings Plan are summarized in the Disclosure Statement and Participation Agreement, which is enclosed in this Enrollment Kit.

**Open enrollment for Prepaid Plans begins on October 15, 2012 and ends January 31, 2013.  
To lock-in this year's plan prices, you must sign up during the enrollment period.**

## Enrollment is easy.

### How to sign up

All you need to sign up is included in this Enrollment Kit:

1. Read the Florida Prepaid College Plan Prices and Master Covenant.
2. Complete the New Account Application and return it in the enclosed envelope.
3. Remember to include a check or money order for your application fee, made payable to the Florida Prepaid College Plan.

We will send you a confirmation package for your new account in approximately four weeks.



**ENROLL ONLINE AT [MYFLORIDAPREPAID.COM](http://MYFLORIDAPREPAID.COM)  
AND LEARN MORE, OR CALL 1-800-552-GRAD(4723).**



Save today for their tomorrow.

**VISIT [MYFLORIDAPREPAID.COM](http://MYFLORIDAPREPAID.COM) OR CALL 1.800.552.GRAD(4723).**

 Follow us