Compare the CollegeInvest 529 College Savings Plans

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	CollegeInvest Direct Portfolio℠ College Savings Plan	CollegeInvest Scholars Choice℠ College Savings Plan	CollegeInvest Smart Choice℠ College Savings Plan	CollegeInvest Stable Value Plus College Savings Plan
Summary Description	This plan offers 11 different investment options ranging from conservative to aggressive, including 3 age-based options. This plan also offers the ability to link to a Upromise[1] account and have your savings automatically swept into your Direct Portfolio account.	This plan offers a range of age-based (automatic), static (selected), and zero-coupon bond portfolio options.	This plan offers two FDIC-insured investment options[2], along with all the benefits of a 529. There are no minimum balance requirements, no minimum contribution levels, and no service charges.	This plan offers a guaranteed fixed income investment option designed to protect your principal, provide a minimum rate of return[3], and provide earnings that could be greater than the minimum.
Program Manager	Partnership of Upromise Investments, Inc. and The Vanguard Group, Inc.	Legg Mason Global Asset Allocation, LLC and Legg Mason Investor Services, LLC	FirstBank Holding Company, Member-FDIC.	Metropolitan Life Insurance Company of Connecticut (MetLife)
How to Enroll	Enroll directly with CollegeInvest	Available exclusively through financial advisors.	Enroll directly with FirstBank at any of their locations, by phone, or online.	Enroll directly with CollegeInvest
Residency Requirements	All of CollegeInvest's Plans are open to residents of any state.			
Who Can be an Account Owner	All CollegeInvest Plans are open to United States citizens and resident aliens who have a Social Security Number or Taxpayer Identification Number, and have a permanent address in the United States that is not a P.O. Box[4].			
Who Can be a Beneficiary	The beneficiary may be a United States citizen or resident alien with a Social Security Number or Taxpayer Identification Number, of any age. You may also claim yourself as the beneficiary of the account. You may change a beneficiary, or transfer a portion of an account to a different beneficiary without adverse tax consequences, provided the two beneficiaries are members of the same family.			
Minimum to Open an Account	$25	$250 ($5,000 for Zero-Coupon Bond)	No minimums	$25
Minimum Contribution	$15	$50	No minimums	$25
Maximum Contributions	All CollegeInvest plans accept contributions until the balance of all CollegeInvest accounts for the same beneficiary reaches $280,000.			
Investment Options	**Age-Based Options** Three Age-Based options (Conservative, Moderate, and Aggressive) which automatically shift your funds as your beneficiary ages, from a higher concentration of stock funds to bond funds and short-term investments. This is designed to help protect your capital and adjust your market exposure to risk before you begin making withdrawals. **Blended and Individual Portfolios** When you choose a Blended or Individual Portfolio, your funds remain fixed in that portfolio until you instruct the plan to change it. These 8 options are portfolios which invest in stock funds, bond funds, and short-term investments, and range from aggressive to conservative options.	**Automatic Allocations** Automatic Allocations are based either upon your child's age or the number of years until college enrollment. With either option, as your child gets older or nears enrollment, your funds will automatically adjust from more aggressive investments (made up of mostly equity allocations) to more conservative investments (made up of mostly fixed-income allocations). **Selected Allocations** These 6 options range from an aggressive, all-equity allocation to a more conservative, all fixed income allocation. This plan also features a money market option[5]. For as long as you are invested, your asset allocation remains the same unless you change your investment option. Scholars Choice also offers three portfolios that invest primarily in zero-coupon U.S. Treasury bonds.	**Money Market Savings** This FDIC-insured option is a liquid account that allows deposits and withdrawals (certain restrictions apply) at any time, and provides the same interest rate offered by FirstBank on its regular Money Market Savings. **1-Year Time Savings** Time accounts offer low-risk investment opportunities and higher interest rates by locking in your deposits for a specified period of time. This FDIC-insured option earns the same interest rate as publicly offered by FirstBank on its regular 1-Year Time Savings, and offers the ability to make deposits at any time without extending maturity.	**100% Fixed Income Option** Carrying a guarantee provided by MetLife, this conservative option is not exposed to general market risk and fluctuations. This option is guaranteed to earn a minimum of 2% (prior to any fees), but may earn greater than the minimum. MetLife resets the annual rate of return for this plan each January 1, and the rate is made available the December before it is reset.
Enrollment or Application Fee	There are no enrollment or application fees associated with any CollegeInvest Plans			
Account Maintenance Fee	Annual Fee of $20 Exceptions: - residents of Colorado or Wyoming; - or, any account holder with an account balance of $10,000 or more; - or, any account owner signed up for e-Delivery of plan materials.	Annual Fee of $20 Exceptions: - residents of Colorado or Wyoming; - or, any account holder with an account balance of $2,500 or more.	None	None
Program Management Fee (to the account holder)	0.52%	Ranging from 1.09% - 1.87% depending on the investment option and share class.	None	0.75%

More detailed information about all of CollegeInvest's Plans can be found by visiting www.collegeinvest.org or by calling 1-800-448-2424.

Compare the CollegeInvest 529 College Savings Plans (continued)

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[1] Upromise rewards is an optional online service offered by Upromise, Inc., is separate from the CollegeInvest Direct Portfolio College Savings Plan, and is not affiliated with the State of Colorado. Specific terms and conditions apply. Participating companies, contribution levels, terms and conditions subject to change without notice. Transfers subject to $15 minimum.

[2] Smart Choice College Savings Plans are not insured by CollegeInvest, the State of Colorado, or its agencies. However, these funds are FDIC-insured in accordance with the current FDIC coverage limits.

[3] MetLife has agreed that the annual rate calculated each year under the Funding Agreement will not be less than the greater of (i) the Colorado minimum non-forfeiture interest rate for annuity contracts (currently, 3.00%) or (ii) 2.00%. The actual investment return on your Account will be the annual net rate under the Funding Agreement reduced by an administrative fee deducted from your account by CollegeInvest.

[4] For the Direct Portfolio, Scholars Choice, and Stable Value Plus Plans, Trusts, not-for-profit organizations, and local governments may also be Account Owners.

[5] An investment in the money market option is not a bank deposit and is not insured or guaranteed by the FDIC or any other governmental agency. There is no assurance that the money market option will be able to maintain the value of its units at $1 per unit. It is possible to lose money by investing in this option.

Important Considerations

To learn about CollegeInvest's 529 program, its objectives, risks, charges, limitations, restrictions and qualifications regarding the Plans' benefits and potential tax advantages, please read the Program Disclosure Statements (PDS) available at www.collegeinvest.org. Also, check with your home state to learn if it offers tax or other benefits for investing in its own plan. Administered and Issued by CollegeInvest.

The Direct Portfolio Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds. Investment returns are not guaranteed and you could lose money by investing in the plan.

Capacity of Dealer and Other Parties

CollegeInvest is the issuer of plan securities and is the trustee of the plans in accordance with Colorado law. CollegeInvest also oversees the Managers' activities and provides certain administrative services such as marketing, audit, and financial statements, in connection with the plans.

Upromise Investments, Inc., serves as Plan Manager for the CollegeInvest Direct Portfolio College Savings Plan and has overall responsibility for the day-to-day operations, including effecting transactions. The Vanguard Group, Inc., serves as Plan Manager and Investment Manager for the CollegeInvest Direct Portfolio College Savings Plan. Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., assists CollegeInvest with marketing and distributing the CollegeInvest Direct Portfolio College Savings Plan.

Legg Mason Global Asset Allocation, LLC is an affiliate of Legg Mason Inc. Legg Mason, Inc., a holding company, with its subsidiaries is a global asset management firm. The firm is headquartered in Baltimore. The primary distributor for the product is Legg Mason Investor Services, LLC.

FirstBank Holding Company serves as the Plan Manager for the CollegeInvest Smart Choice College Savings Plan and has overall responsibility for the day-to-day operations, including effecting transactions. FirstBank also assists CollegeInvest with marketing and distributing the CollegeInvest Smart Choice College Savings Plan. FirstBank - Member FDIC.

MetLife serves as the Investment Manager for the CollegeInvest Stable Value Plus College Savings Plan.