

529 Investment Spotlight: Age-Based Tracks

Nearly 70% of <u>College Savings Iowa</u> participants choose to invest in one of the Plan's age-based tracks. Why? Let's find out.

Adjusted Automatically

Perhaps one of the most sought-after features of the <u>College Savings Iowa age-based tracks</u> is they are adjusted automatically. The younger your children, the more aggressively your funds will be invested. Then, at different age points between newborn to 18 years old, your money will gradually move to more conservative investments. This helps minimize your risk as your children near higher education age, while still giving your funds the ability to grow.

Four Options

There's not only one age-based track to choose from, but four! Choose from conservative growth, moderate growth, growth and aggressive growth to find the perfect mix for your family!

Professionally Managed

Like all College Savings Iowa investments, the money in your account will be professionally managed by Vanguard when you invest in the age-based tracks. College Savings Iowa and Vanguard have been together since the Plan's inception in 1998 – you can't go wrong with over 20 years of experience investing in the higher education dreams of our youth.

Learn More

Visit <u>CollegeSavingslowa.com</u> to learn more about the Plan's age-based tracks, as well as individual portfolios and a guide to help you choose your investments.

Age-Based Tracks

Individual Portfolios

Investment Guide