

COLLEGE SAVINGS PLAN

A plan to save for college education costs.

Free from Federal income tax when used for qualified higher education expenses.

Put in after tax dollars and take out contributions and growth tax free if used for education.

Low investment minimums of only \$1,000 with \$50 contributions.

Automatic investment plan through checking account education.

Additional incentives for New York taxpayers. This plan exempt from New York State income taxes. You get a deduction from the state when you put the money in and it is tax free when you take it out if it is used for education.

Flexible investment choices designed to match your individual needs.

Call Ed Irwin at 631-385-5213.