

**GREAT  
RAFFLE  
PRIZES!**

**SEES HSA  
PRESENTS:**

**WINE,  
CHEESE &  
TUITION  
SAVINGS**

Did you know that your 529 plan can now be used to fund tuition costs for private and religious K-12 education, up to \$10,000 per child per year? Because K-12 tuition is now a qualified higher education expense, some states may offer a deduction from individual state income taxes (Virginia, for example, offers up to a \$4,000 deduction). This benefit alone gives some 529 account holders a new way to save money for both current and future academic expenses.

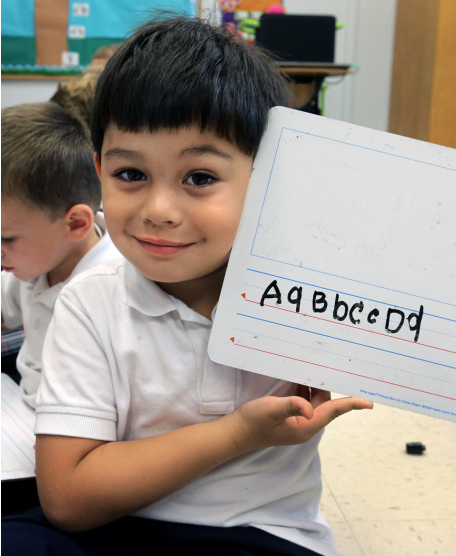
**WEDNESDAY, NOV 14, 2018**

**7:00PM UNTIL 8:00PM**

**SEES CAFETERIA**



**RSVP: [BLAKE.GORDON@RAYMONDJAMES.COM](mailto:BLAKE.GORDON@RAYMONDJAMES.COM)**



# 529 FUNDS CAN NOW BE USED FOR K-12 TUITION

DID YOU KNOW THAT YOUR 529 PLAN CAN NOW BE USED TO FUND TUITION COSTS FOR PRIVATE AND RELIGIOUS K-12 EDUCATION, UP TO \$10,000 PER CHILD PER YEAR? JOIN US FOR A PRESENTATION BY BLAKE GORDON (AAMS) VICE PRESIDENT OF INVESTMENTS AND FINANCIAL ADVISOR AT RAYMOND JAMES & ASSOCIATES, INC. TO LEARN HOW YOU AND YOUR FAMILY MAY BENEFIT!

RAYMOND JAMES & ASSOCIATES, INC.  
MEMBER NEW YORK STOCK EXCHANGE/SIPC

BLAKE GORDON, AAMS  
VICE PRESIDENT, INVESTMENTS  
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Investors should carefully consider the investment objectives, risks, charges and expenses associated with 529 plans before investing. This and other information about 529 plans is available in the issuer's official statement and should be read carefully before investing. Investors should consult a tax advisor about any state tax consequences of an investment in a 529 plan. As with other investments, there are generally fees and expenses associated with participation in a 529 plan. There is also a risk that these plans may lose money or not perform well enough to cover educational costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents. The tax implications can vary significantly from state to state.