

RBC Wealth Management[®]

Section 529 College Savings Plans

RBC WEALTH MANAGEMENT OFFERS A WIDE RANGE OF 529 COLLEGE SAVINGS PLANS FROM WHICH YOU CAN CHOOSE:

State	Plan Name/Fund Manager	State Tax Deductible Contributions*
Alabama	Van Kampen 529 Portfolios	Contributions up to \$5,000 per year
Alaska	John Hancock Freedom 529	Not applicable (no state income tax)
Arizona	Ivy InvestEd 529 Plan	2008 through 2012, contributions up to \$750/year (\$1,500 if married filing jointly)
California	Fidelity ScholarShare	None
Colorado	Legg Mason Scholars Choice	Contributions up to the contributor's AGI can be deducted from Colorado taxable income
Illinois	Bright Directions College Savings Program	Contributions up to the contributor's AGI can be deducted from Illinois taxable income
Illinois	Oppenheimer Bright Start	Contributions up to the contributor's AGI can be deducted from Illinois taxable income
Iowa	Iowa Advisor 529 Plan	Contributions up to \$2,800 per beneficiary are deductible in computing 2009 Iowa taxable income
Kansas	American Century Learning Quest	Contributions up to \$3,000/year (\$6,000 if married filing jointly) per beneficiary
Missouri	Missouri MOST Advisor 529 Plan	Contributions up to \$8,000 per year (\$16,000 if married filing jointly)
Montana	Pacific 529 College Savings Plan	Contributions up to \$3,000/year (\$6,000 if married filing jointly)
Nebraska	AIM College Savings Plan	Contributions up to \$5,000 per year for single taxpayers and married taxpayers filing jointly (\$2,500 if married filing separately)
Nebraska	College Savings Plan of Nebraska	Contributions up to \$5,000 per year for single taxpayers and married taxpayers filing jointly (\$2,500 if married filing separately)
New Hampshire	Fidelity Advisor College Investing Plan	Not applicable (no state income tax)
New Jersey	Franklin Templeton 529 College Savings Plan	None
New Mexico	Oppenheimer Scholar's Edge	Contributions up to the contributor's AGI can be deducted from New Mexico taxable income
New York	Columbia NY 529 College Savings Plan	Contributions up to \$5,000/year (\$10,000 if married filing jointly)
Ohio	Putnam College Advantage	Contributions up to \$2,000 beneficiary, per year
Oregon	MFS 529 Savings Plan	Contributions up to \$4,000/year for married taxpayers filing jointly, and \$2,000 for all other taxpayers
Oregon	Oppenheimer Funds 529 Plan	Same as above



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RBC Wealth Management® Section 529 College Savings Plans, continued

State	Plan Name/Fund Manager	State Tax Deductible Contributions*
Rhode Island	Alliance College Bound <i>Fund</i>	Contributions up to \$500 per year (\$1,000 if married filing jointly)
South Dakota	Pimco College Access 529 Plan	Not applicable (no state income tax)
Texas	Oppenheimer LoneStar 529	Not applicable (no state income tax)
Virginia	American Funds College America	Contributions up to \$4,000 per account, per year, are deductible (no limit for purchasers age 70 and older)
Washington D.C.	Calvert D.C. College Savings Plan	Contributions up to \$4,000 per year (\$8,000 for married couples filing jointly if both taxpayers own an account and make contributions)
West Virginia	Hartford Smart 529	Contributions up to the contributor's AGI can be deducted from West Virginia taxable income
Wisconsin	Wells Fargo EdVest	Contributions to any of Wisconsin's 529 plans of up to \$3,000 per beneficiary per tax return are deductible in computing Wisconsin taxable income. Only contributions to an account naming the contributor, the contributor's dependent child, or the contributor's grandchild, great-grandchild, nephew, or niece as beneficiary are eligible for the deduction. Contribution deadline is December 31.
Wisconsin	Wells Fargo Tomorrow's Scholar	Contributions to any of Wisconsin's 529 plans of up to \$3,000 per beneficiary per tax return are deductible in computing Wisconsin taxable income. Only contributions to an account naming the contributor, the contributor's dependent child, or the contributor's grandchild, great-grandchild, nephew, or niece as beneficiary are eligible for the deduction. Contribution deadline is December 31.

For more information regarding college savings plans, please visit www.collegesavings.org. Participation in a 529 Plan does not guarantee the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses. State programs vary, therefore you should carefully review individual program documents before investing or sending money.

Investors should consider the investment objectives, risks, and charges and expenses of a 529 plan carefully before investing. Official statements containing this and other information about the plan are available by contacting your RBC Wealth Management Financial Advisor. Please read the official statement carefully before investing to make sure that the plan is appropriate for your goals and risk tolerance.

Federal income tax on the earnings and a 10% penalty on distributions for non-qualified expenses may apply. All decisions regarding the tax implications of your individual investments should be made in connection with your independent tax advisor.

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