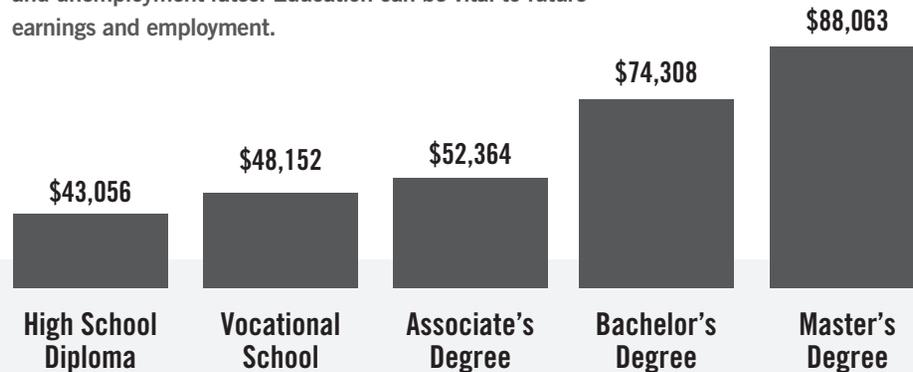


Saving toward future education is achievable and worth the effort. By starting to save early, you can help your loved one avoid costly student loans and future debt. Remember, you have many resources to help you achieve your educational goals, including your financial advisor.

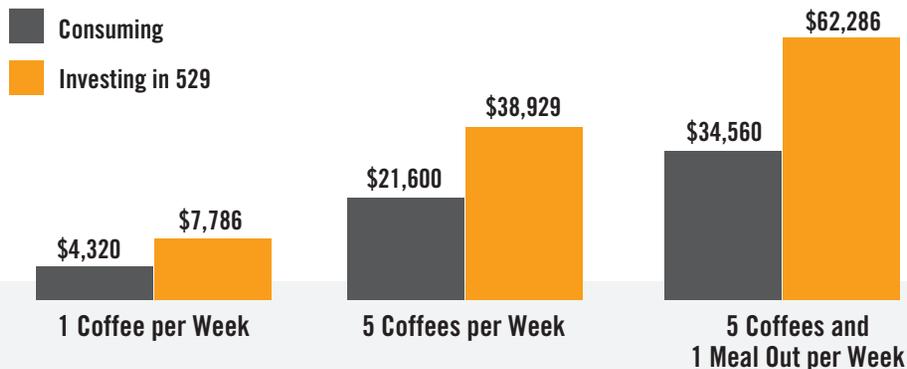
Education May Pay Off In Future Earnings Potential

There is a strong connection between degree earned, salary, and unemployment rates. Education can be vital to future earnings and employment.



Source: Bureau of Labor Statistics, unpublished tables 2015. Average earnings and unemployment rates are for the year 2014.

Saving a Little Can Save a Lot



Source: SavingForCollege.com and OppenheimerFunds, 2018. This chart is for illustrative purposes only. These hypothetical illustrations do not represent the performance of any specific investment. Estimated annual investment return of 6% each year for 18 years. Assumes \$5 for a cup of coffee and \$15 for dinner. Weekly cost is based on a 5-day business week.

Financial Aid Can Help Fill In the Gaps



Aid is based on two factors: student merit and financial need. Aid should not be relied on solely, in case it becomes unavailable. Make sure you are prepared for college costs even without it.

Many undergraduates receive some type of financial aid. Financial aid can be combined with other resources to achieve educational goals. Educational savings can take a combination approach.



Savings and financial aid work together to maximize available resources to pay for education. Parental income is the most heavily weighted factor in determining aid.



Student loans require re-payment with interest. It's important to understand that you are taking on a large responsibility when committing to student loans.



Grants and/or scholarships are "Free money." You do not have to go it alone. Additional help and resources are available.



Source: "The ABCs of Education Savings," OppenheimerFunds, 2018.

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Some states offer favorable tax treatment to their residents only if they invest in the state's own plan. Investors should consider before investing whether their or their designated beneficiary's home state offers any state tax or other benefits that are only available for investment in such state's qualified tuition program, such as financial aid, scholarship funds, and protection from creditors. Any state-based benefit offered with respect to a particular 529 College Savings Plan should be one of the many appropriately weighted factors considered in making an investment decision. You should consult with your tax or other advisor to learn more about how state based benefits (including any limitations) would apply to their specific circumstances. In addition, some states may offer an income tax deduction to any qualified tuition programs. These securities are neither FDIC insured nor guaranteed and may lose value.

Before investing in the Plan, investors should carefully consider the investment objectives, risks, charges and expenses associated with municipal fund securities. The Plan Description and Participation Agreement contain this and other information about the Plan, and may be obtained by asking your financial advisor, visiting scholarsedge529.com or calling 1.866.529.SAVE (1.866.529.7283). Investors should read these documents carefully before investing. Account owners do not invest in, and do not have ownership or other rights relating to, the underlying investments. The Plan's underlying investments are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested.

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