



FINANCIAL ADVISERS
Barry P. Perkins, CLU, ChFC
Financial Advisor

TO: Town Employee

FROM: Barry Perkins, Financial Advisor

RE: 529 CollegeAmerica Program

The Town is offering a new benefit program called CollegeAmerica. This program allows you to save for higher education expenses through a tax-advantaged account. CollegeAmerica, from American Funds, is ranked consistently among the top five 529 programs in the country by Morningstar Adviser. The 529 plans are named after the section of the Internal Revenue Code that created them.

Your investments in CollegeAmerica can grow free from taxes. Withdrawals for qualified higher education expenses are free from federal income tax.

Contributions to CollegeAmerica are automatically deducted from your checking or savings account or transactions by phone or through the Internet.

Because the town sponsors the program, the plan affords you the opportunity to invest in the program and receive reduced expenses.

Information about the program and college planning financial guidance are available by calling Barry Perkins CLU, ChFC, Financial Advisor at 781-830-1040 or email at barry@perkins-financial.com. Information packages will be sent upon request.

We hope you find this a welcome addition to you overall benefits package.

P.O. Box 95
Canton, MA 02021
Tel.: 781.830.1040
Barry@Perkins-Financial.com

Supervisory Address
One Heritage Drive
N. Quincy, MA 02171
Tel.: 800.238.8458

*Financial Planning and Securities offered through
ING Financial Advisers, LLC. Member SIPC.*