

COMPARISON RESULT

BRIGHT START
COLLEGE SAVINGS
PROGRAM - DIRECT

COLLEGE AMERICA

COLLEGE SAVINGS
IOWA

COLLEGEADVANTAGE
ADVISOR 529, OFFERED
BY BLACKROCK

BASIC INFO

STATE	Illinois	Virginia	Iowa	Ohio
PLAN TYPE	Direct Sold	Advisor Sold	Direct Sold	Advisor Sold
PROGRAM TYPE	529 Savings Plan	529 Savings Plan	529 Savings Plan	529 Savings Plan
PLAN RESIDENCY	No	No	No	No
RESIDENCY REQUIREMENT	No state residency requirements.	No state residency requirements.	No state residency requirements.	No state residency requirements.

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BENEFITS

STATE TAX CREDIT OR
DEDUCTION?

Yes

Yes

Yes

Yes

STATE TAX DEFERRED
EARNINGS/
WITHDRAWALS

Yes

Yes

Yes

Yes

FINANCIAL AID
BENEFITS

No

Yes

Yes

No

STATE MATCHING
GRANTS

No

No

No

No

REWARD PROGRAMS

No

No

Yes

No

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FEES

ENROLLMENT OR APPLICATION FEE	None	\$10.00	None	None
ANNUAL ACCOUNT MAINTENANCE FEE	\$0.00	\$10.00	\$0.00	\$25.00
PROGRAM MANAGER FEE	0.15%	0.00%	0.24%	0.20%
STATE FEE	0.00% - 0.03%	0.10% - 0.10%	0.00% - 0.00%	0.04% - 0.10%
MISC FEES	0.00% - 0.00%	0.00% - 0.50%	0.00% - 0.00%	0.00% - 0.00%
ANNUAL DISTRIBUTION FEE	-	0.00% - 0.25%	-	0.25% - 0.25%
TOTAL ANNUAL ASSET-BASED FEES	0.18% - 0.69%	0.51% - 1.53%	0.28% - 0.28%	0.56% - 1.78%

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CONTRIBUTIONS

INVESTMENT OPTION
TYPE(S)

- Age-Based Options
- Blended Options
- Capital Preservation Options
- Equity Options
- Fixed Income Options
- Guaranteed Options

- Age-Based Options
- Blended Options
- Capital Preservation Options
- Equity Options
- Fixed Income Options

- Age-Based Options
- Blended Options
- Capital Preservation Options
- Equity Options
- Fixed Income Options

- Age-Based Options
- Blended Options
- Equity Options
- Fixed Income Options

"MINIMUM" INITIAL
CONTRIBUTION

\$25.00

\$250.00

\$25.00

\$25.00

"MINIMUM"
SUBSEQUENT
CONTRIBUTION

\$15.00

None

\$25.00

\$25.00

"MAXIMUM" TOTAL
CONTRIBUTION

\$350,000.00

\$350,000.00

\$320,000.00

\$394,000.00

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MANAGERS

PROGRAM MANAGER

- OFI Private Investments, Inc., a subsidiary of OppenheimerFunds Inc.
- American Funds Service Company
- Upromise Investments, Inc.
- BlackRock Advisors

INVESTMENT MANAGER(S)

- American Century Investment Services, Inc.
- Multiple Investment Managers
- OFI Private Investments, Inc.
- The Vanguard Group®
- Capital Research and Management Company
- The Vanguard Group®
- BlackRock
- BlackRock iShares
- ING Funds
- Rainier Funds
- Voya Investment Management

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CONTACT

MAILING ADDRESS

Bright Start
Denver, CO 80217

American Funds Service
Company
Norfolk, VA 23501-2280

Treasurer of the State of
Iowa
Kansas City, MO 64121-
9219

P.O. Box 9783
Providence, RI 02940-
9783

TOLL-FREE

877-432-7444

1-800-421-4225

888-672-9116

1-866-529-8582

FAX

EMAIL

csi@iowa.gov