Savingforcollege.com's 5-Cap Ratings provides an evaluation and comparison of 529 plans, utilizing a formula that examines dozens of factors grouped into the following categories. (Scale 0 to 5; 5 is highest)

### 5-Cap Rating

**Performance**
- Resident: 4.98
- Non-Resident: 4.68

**Costs**
- Features: 3.55
- Reliability: 5.00
- Resident Upgrade: 0.63

### Investment Options

**Age-based/Enrollment Year investment options:**
The Year of Enrollment Option is offered in 3 risk levels (Conservative, Moderate, or Growth), each containing 10 Year of Enrollment Portfolios in 2 year increments. Year of Enrollment Portfolios are designed to evolve over time to transition from a heavier allocation to underlying funds that invest in equities (stocks) in earlier years to a more conservative underlying funds that invest in fixed income (bonds) and money market instruments (cash preservation) as the beneficiary approaches college age.

**Static investment options:**
Select among seven static investment options.

**Underlying investments:**
Fidelity, JPMorgan, Schwab, Vanguard

### Taxes and other Benefits

**Program match on contributions:**
None

**State tax deduction or credit for contributions:**
Not applicable. Washington does not have a personal income tax.

**State definition of qualified expenses**
The state conforms with the federal definition of qualified education expenses, which includes expenses for higher education, apprenticeship programs, interest and/or principal on qualified education loans up to a $10,000 lifetime cap, and up to $10,000 per year in tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school.

**Is there a rewards program or outside scholarship program that works with this program?**
Yes, the Upromise Rewards program can be linked to any 529 college savings plan. Upromise Rewards is free to join and offers members cash back for college.

### Plan Portfolios

There is no investment data available for this plan. Please visit [http://www.dreamahead.wa.gov/](http://www.dreamahead.wa.gov/) for additional information.

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**Data as of: 08/27/20**

**General**

**Program type:** Savings

**How to enroll:** Enroll directly with the program

**Initial year of operation:** 2018

**State agency(ies):** Washington Student Achievement Council

**Program manager:** Sunday Administration, LLC

**Program distributor:** Committee on Advanced Tuition Payment and College Savings

**Contributions**

**Maximum contributions:** Accepts contributions until all account balances in Washington's tuition programs for the same beneficiary reach $500,000.

**Minimum contributions:** Initial contribution of $25 per portfolio; $5 per portfolio thereafter

**Fees & Expenses**

**Enrollment or application fee:** None

**Account maintenance fee:** $35 annually

**Program management fees:**
0.12% manager fee and a 0.10% administrative fee to the state

**Expenses of the underlying investments:**
Ranges from 0.044% to 0.124% (portfolio weighted average) in the enrollment based portfolios, and 0.035% to 0.18% in the static portfolios

**Total asset-based expense ratio:** 0.255% to 0.40%

**Contact**

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**Twitter** [http://twitter.com/wa529Plans](http://twitter.com/wa529Plans)

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