



## New Hampshire - UNIQUE College Investing Plan

Data as of: 10/14/19

New Hampshire's UNIQUE College Investing Plan is Fidelity-managed 529 plan follows the same approach as other Fidelity plans in Arizona, Delaware and Massachusetts. It features three age-based options; one using Fidelity Series actively managed funds; one using Fidelity Series index funds; and a third using a combination of the two. The plan also offers 11 static options, and one option that invests in an interest-bearing deposit account.

### 5-Cap Rating

**Resident:**  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)

**Non-Resident:** 

Performance	Costs	Features	Reliability	Resident Upgrade
3.75	4.07	4.53	3.82	0.00

### Investment Options

#### Age-based investment options:

Choose between 3 age-based options, one invested in Fidelity Series actively managed funds, another invested in Fidelity Series index funds, and a Fidelity Blend option with a combination. Contributions are placed into the portfolio corresponding to the beneficiary's age. The portfolios automatically shift to a more conservative investment allocation over time.

#### Static investment options:

Select among 6 multi-fund portfolios, 5 individual-fund portfolios and a Bank Deposit Portfolio.

#### Underlying investments:

Fidelity Investments. For the Bank Deposit Portfolio only, a deposit in a FDIC-insured interest-bearing account.

### Taxes and other Benefits

#### Program match on contributions:

None.

#### State tax deduction or credit for contributions:

Not applicable. New Hampshire 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, as well as up to \$10,000 per year in tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school.

#### State tax treatment of qualified distributions:

Not applicable. New Hampshire does not have a personal income tax. Qualified distributions from New Hampshire and non-New Hampshire 529 plans are exempt from New Hampshire interest and dividends tax.

#### Does the sponsoring state exclude the value of an account for state financial aid purposes?

No

#### Does participation in the program provide beneficiaries with any advantages in qualifying for resident tuition status at state institutions?

No

#### Does the program have a formal agreement with a rewards program or outside scholarship program?

Yes, Fidelity Rewards Visa Signature Card rebates 2% of purchases.

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.

### General

#### Program type:

Savings

#### How to enroll:

Enroll directly with the program.

#### Initial year of operation:

1998

#### State agency(ies):

State Treasurer

#### Program manager:

Fidelity Investments

#### Program distributor:

Fidelity Brokerage Services, LLC

### Contributions

#### Maximum contributions:

Accepts contributions until all account balances in New Hampshire's 529 plans for the same beneficiary reach \$500,000.

#### Minimum contributions:

There is no minimum to open or contribute to a 529 account. With the automatic investment plan, the minimum contribution level is \$15 per month or \$45 per quarter.

### Fees & Expenses

#### Enrollment or application fee:

None.

#### Account maintenance fee:

None.

#### Program management fees:

0.09% for the index fund options (includes 0.05% state fee); 0.20% for the Fidelity fund options (includes 0.10% state fee); 0.14% for the Fidelity Blend options (includes 0.07% state fee). For the Bank Deposit Portfolio, there is a 0.10% Program Management Fee (includes 0.05% state fee) and is based on the Federal Funds Target Rate.

#### Expenses of the underlying investments:

Ranges from 0.02% to 0.05% annualized in the Fidelity index fund portfolios, from 0.30% to 0.76% annualized in the Fidelity funds portfolios, and 0.29% to 0.51% in the Fidelity Blend portfolios. For the Bank Deposit Portfolio, there is no underlying fund expense. There is, however, a Bank Administration Fee, which ranges from 0.00%-0.40% and is based on the Federal Funds Target Rate.

#### Total asset-based expense ratio:

0.11% - 1.13%

### Contact

#### Website:

<https://www.fidelity.com/529-plans/new-hampshire>

#### Telephone:

1-800-544-1914

### Plan Portfolios

There is no investment data available for this plan. Please visit <https://www.fidelity.com/529-plans/new-hampshire> for additional information.