



Oregon College Savings Plan

Data as of: 10/14/19

The Oregon College Savings Plan features enrollment-based and static portfolio options utilizing mutual funds from a variety of fund families and an FDIC-Insured Option. Sundry Administration, LLC succeeded TIAA-CREF as program manager of the Oregon College Savings Plan on September 10, 2018.

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
NA	4.32	3.97	4.36	0.30

Investment Options

Age-based investment options:

The College Enrollment Year Investment Option offers portfolios designed for the anticipated year of enrollment at college in one-year increments. In each portfolio, investments are moved automatically to progressively more conservative investments as the beneficiary approaches the targeted year of college enrollment. Each portfolio invests in one or more underlying funds managed by Dimensional Funds or Vanguard.

Static investment options:

Select among 9 multi-fund portfolios, 4 single-fund portfolios, and the FDIC-Insured Option.

Underlying investments:

American Beacon, Champlain, Dimensional Funds, DoubleLine, LSV, Met Vest, TIAA, T. Rowe Price, and Vanguard.

Taxes and other Benefits

Program match on contributions:

The Oregon Baby Grad Program will provide a one-time contribution of \$25 to families that open an Oregon College Savings Plan account by their child's first birthday. The child must be an Oregon resident.

Under the Kinder Grad incentive program, when an Oregon College Savings Plan account is opened during 2019 or 2020 for an Oregon kindergartener who doesn't already have an account, \$25 will automatically be deposited to the account within three months.

The Oregon Scholars program allows the Oregon College Savings Plan to partner with state colleges and universities to offer incentives to Oregonians saving for education. Partnering universities reward savings by offering additional cost savings when attending their schools.

State tax deduction or credit for contributions:

Contributions to an Oregon 529 plan of up to \$2,435 by an individual, and up to \$4,865 by a married couple filing jointly, are deductible in computing Oregon taxable income, with a four-year carryforward of excess contributions. The limits are to be adjusted each year for inflation. Contribution deadline is April 15th of the following tax year.

State tax recapture provisions:

The principal portion of nonqualified withdrawals from this plan are included in Oregon taxable income to the extent of prior Oregon tax deductions. Rollovers are not subject to recapture. K-12 distributions will be subject to state tax recapture if a deduction is claimed. Tax deductions received on K-12 withdrawals will be calculated into the amount owed the state for the current tax year. Also, any earnings tied to the K-12 withdrawal will count also as state taxable income.

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:

Qualified distributions from Oregon and non-Oregon 529 plans are exempt.

State tax treatment of rollovers:

Oregon follows federal tax-free treatment.

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, 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

General

Program type:

Savings

How to enroll:

Enroll directly with the program.

Initial year of operation:

2001, but substantially changed in September 2018.

State agency(ies):

Oregon 529 Savings Board, chaired by State Treasurer

Program manager:

Sundry Administration, LLC

Program distributor:

The Oregon 529 Savings Board

Contributions

Maximum contributions:

Accepts contributions until all account balances in the program for the same beneficiary reach \$400,000.

Minimum contributions:

The minimum initial and subsequent contribution is \$25 per investment portfolio. Subsequent contributions must be at least \$5 per investment portfolio. With the automatic investment plan, the minimum contribution level is \$5 per month. With automatic payroll deductions, the minimum contribution level is \$5 per investment portfolio per pay period.

Fees & Expenses

Enrollment or application fee:

None.

Account maintenance fee:

None.

Program management fees:

0.25% state administrative fee

Expenses of the underlying investments:

Ranges from 0.02% to 0.47% (portfolio weighted average). None for the FDIC-Insured Option.

Total asset-based expense ratio:

0.25% - 0.716%

Contact

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There is no investment data available for this plan. Please visit <http://www.oregoncollegesavings.com> for additional information.