

COMPARISON CHART

FEATURES	PATH2COLLEGE 529 PLAN	GHESP
GEORGIA STATE INCOME TAX DEDUCTION*	<ul style="list-style-type: none"> •\$2,000 per year on behalf of any beneficiary •Contributions made during the tax year, or before the federal tax filing deadline, may be deducted on that tax year's return •ITEMIZATION NOT REQUIRED TO MAKE AN ADJUSTMENT TO INCOME •NO INCOME LIMITATIONS TO CLAIM DEDUCTION •TAX DEDUCTION AVAILABLE TO ALL GEORGIA TAXPAYERS REGARDLESS OF RELATIONSHIP TO BENEFICIARY (ROLLOVERS ARE NOT ELIGIBLE FOR THE GEORGIA INCOME TAX DEDUCTION. RECAPTURE PROVISIONS MAY APPLY. READ THE DISCLOSURE BOOKLET CAREFULLY.) 	<ul style="list-style-type: none"> •\$2,000 per year on behalf of any beneficiary •Contributions made during the tax year, or before the federal tax filing deadline, may be deducted on that tax year's return •Itemization required to make adjustment to income •Federal adjusted gross income limitations for adjusted gross income over \$100,00 for a joint return or \$50,000 for a separate or single return •Tax deduction available to Georgia taxpayers who are parents or guardians and own an account for a beneficiary that is claimed as a dependent
INVESTMENT OPTIONS	<ul style="list-style-type: none"> •Managed Allocation Option •Aggressive Managed Allocation Option <ul style="list-style-type: none"> •100% Equity Option •Balanced Fund Option •FIXED INCOME OPTION •MONEY MARKET OPTION (AVAILABLE 3/10/08) <ul style="list-style-type: none"> •Guaranteed Option 	<ul style="list-style-type: none"> •Managed Allocation Option •Aggressive Managed Allocation Option <ul style="list-style-type: none"> •100% Equity Option •Balanced Fund Option •Guaranteed Option
TOTAL ANNUAL ASSET BASED FEES	<ul style="list-style-type: none"> •Managed Allocation Option – 0.65% •Aggressive Managed Allocation Option – 0.65% <ul style="list-style-type: none"> •100% Equity Option – 0.50% •Balanced Fund Option – 0.71% •Fixed Income Option – 0.76% •Money Market Option (available 3/10/08) – 0.57% <ul style="list-style-type: none"> •Guaranteed Option - None 	<ul style="list-style-type: none"> •Managed Allocation Option – 0.78% •Aggressive Managed Allocation Option – 0.78% <ul style="list-style-type: none"> •100% Equity Option – 0.78% •Balanced Fund Option – 0.78% •Guaranteed Option - None
WEBSITE	WWW.PATH2COLLEGE529.COM	www.gacollegesavings.com

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*Georgia State Income Tax Deduction changes became effective for tax years beginning on or after January 1, 2007. Please refer to the "Tax Information – State Tax Treatment" section of the Program Disclosure Booklet for more information.

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TAX-FREE WITHDRAWALS	Federal and Georgia state income tax-free withdrawals for qualified higher education expenses	Same
MINIMUM CONTRIBUTIONS PER INVESTMENT OPTION	\$25, or \$15 per pay period via payroll deduction	Same
MAXIMUM CONTRIBUTIONS	Accepts contributions until all Path2College account balances for the same beneficiary reach \$235,000	Same
AFFINITY PROGRAM	Futuretrust*	Same
ENROLLMENT OR APPLICATION FEE	None	Same
ACCOUNT MAINTENANCE FEE	None	Same
CHOICE OF SCHOOLS	Funds may be used at virtually any eligible private or public college or university, trade or graduate school in Georgia or another state including some schools outside the U.S.	Same
STATE RESIDENCY REQUIREMENTS	None	Same
ESTATE BENEFITS	Federal law allows you to contribute up to the annual tax free maximum (\$12,000 per individual) at one time without incurring federal gift taxes.	Same
TRANSFERABILITY	Funds may be transferred to certain other family members of the original beneficiary, including a sibling, first cousin, spouse –even yourself	Same

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BE SURE TO READ THE PATH2COLLEGE 529 PLAN DISCLOSURE BOOKLET FOR COMPLETE DETAILS PERTAINING TO PLAN FEATURES.

*THE PATH2COLLEGE 529 PLAN AND TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC (SERVICES) AND ITS AFFILIATES NEITHER RECOMMEND NOR DISAPPROVE OF ANY PRODUCT OR SERVICE OFFERED BY COMPANIES PARTICIPATING IN THE FUTURETRUST PROGRAM AND ARE

