

**FLYNN | ZITO**  
CAPITAL MANAGEMENT



A 529 plan is a state-sponsored tax-advantaged plan designed for saving for future education expenses authorized by Section 529 of the Internal Revenue Code. If used for education, the assets grow tax-free. According to the College Savings Plan Network, since 529 plans came into existence in 1996, they have grown to \$425.2 billion in 14.83 million accounts.

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Regards,

Flynn Zito Capital Management, LLC

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