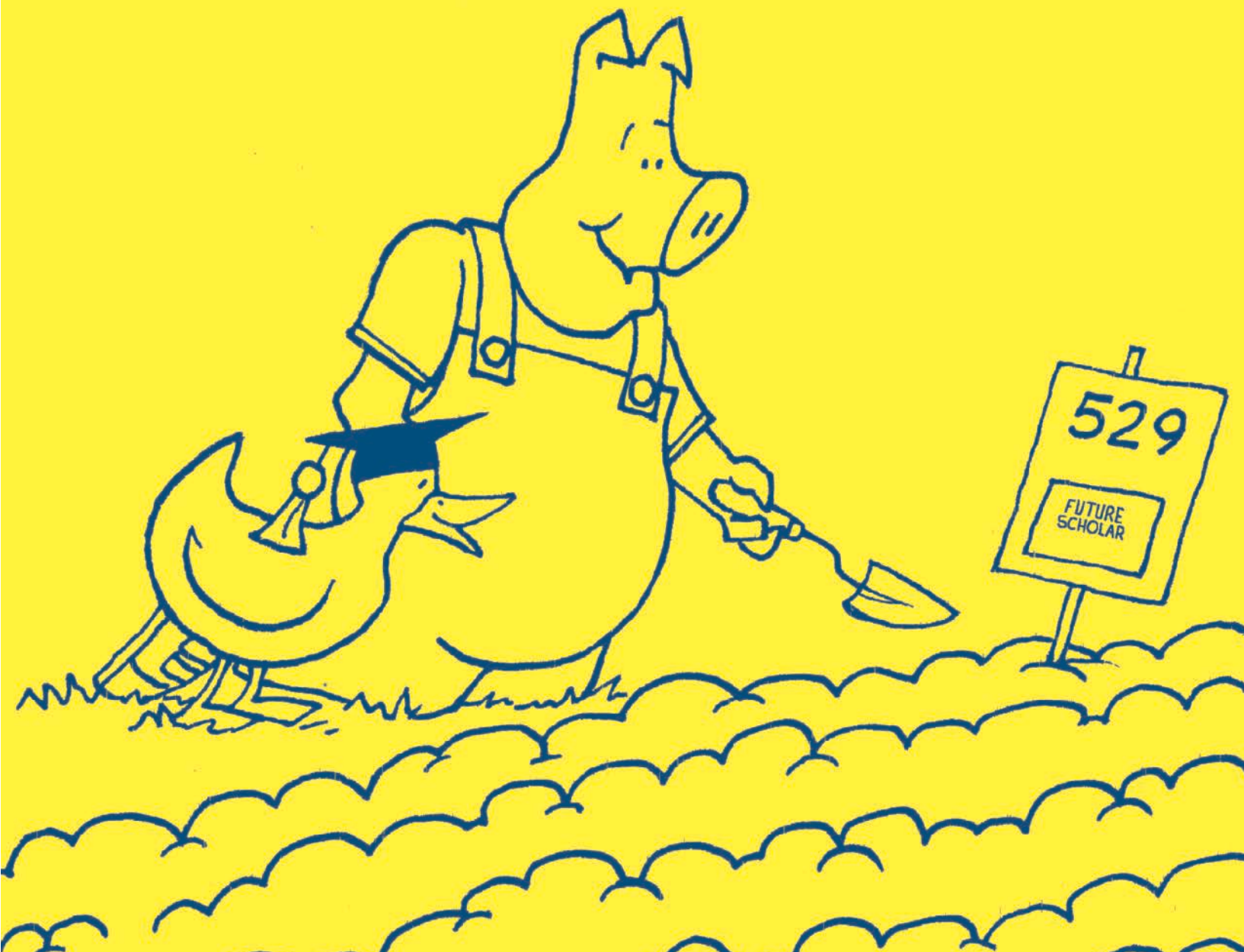


# Lucky Ducky and the Smart Plan



**FutureScholar**   
South Carolina's 529 College Savings Plan



**THE HONORABLE CURTIS M. LOFTIS, JR.**  
State Treasurer

Hi, I'm Curtis Loftis, your State Treasurer. I hope your child enjoys coloring and reading "Lucky Ducky and the Smart Plan," Future Scholar's coloring book illustrated by South Carolina's own award-winning editorial cartoonist, Robert Ariail.

We also hope your child will ask questions about the importance of a future college education, and you as parents will think about planning early for the cost of that education.

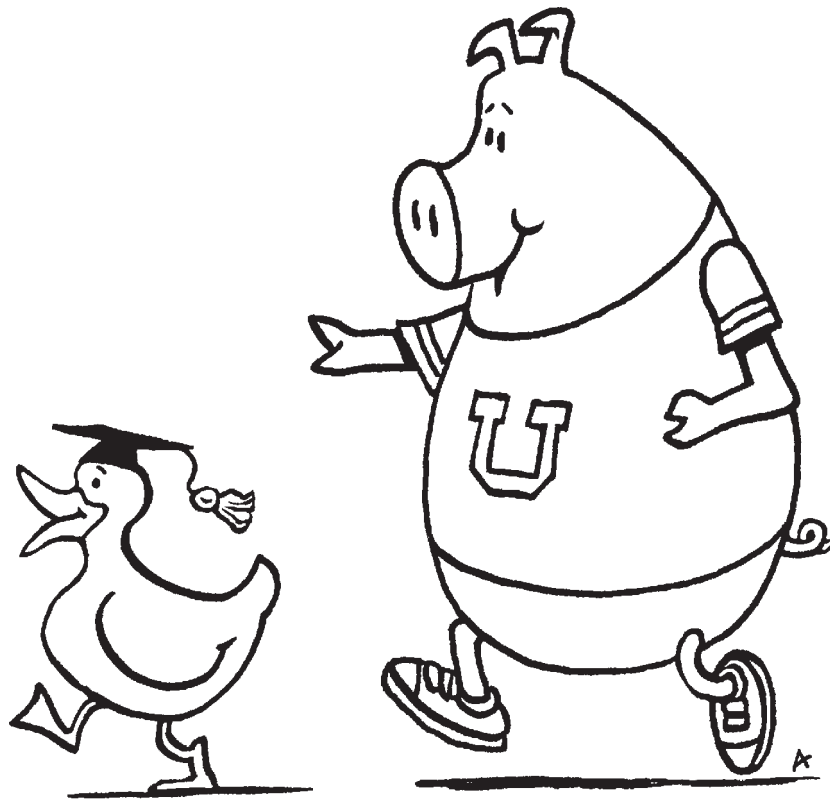
What better way to start than with a **Future Scholar 529 College Savings Plan?**

Did you know every dollar you contribute to Future Scholar is tax deductible on your South Carolina income tax return? And your earnings grow tax-free on both your federal and state income taxes. It's a real win-win for both you and your children.

So have fun reading about Lucky Ducky's smart plan, and start growing your own funds today with a Future Scholar 529 College Savings Plan. **It's the smart, easy way to save!**

A handwritten signature in cursive script that reads "Curtis Loftis".

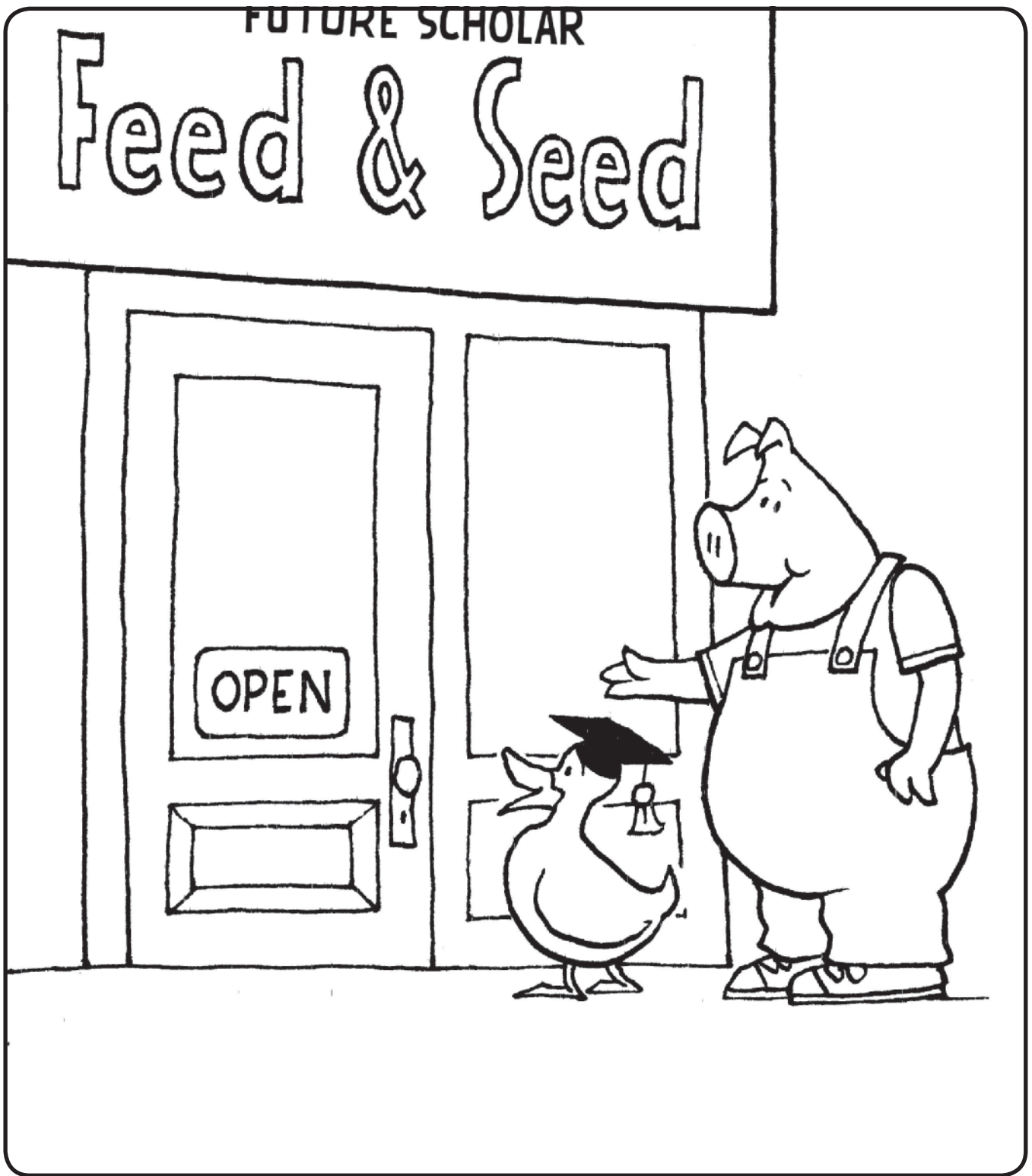
**Curtis M. Loftis, Jr.**  
State Treasurer of South Carolina



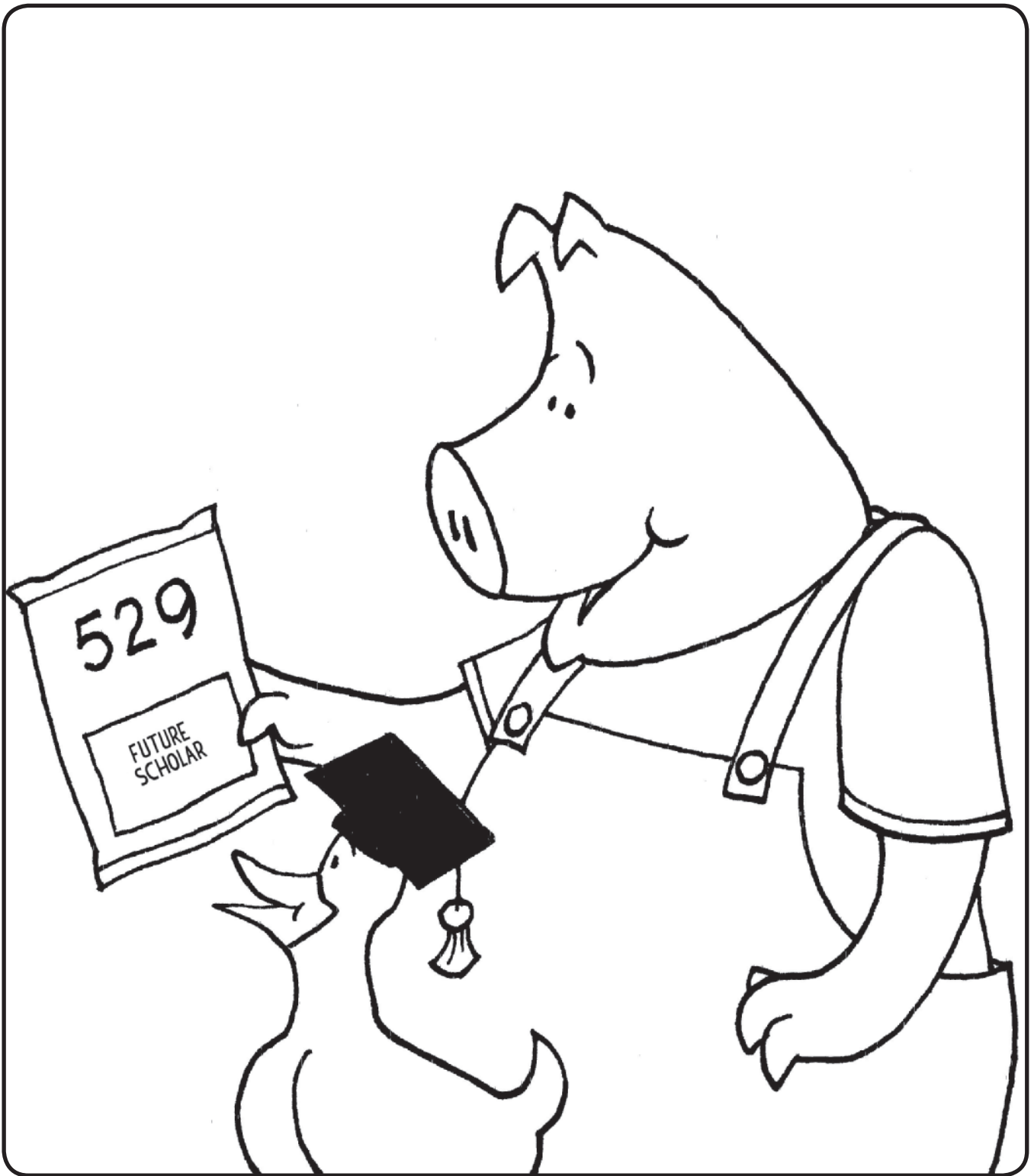
"Lucky Ducky," said Papa Pig.

"I know you love learning and knowledge.

You're my Future Scholar, and someday you'll go to college!"



"College! Knowledge! Yay! Yay! Yay!  
But Papa Pig," said Lucky, "how will we pay?"



"Don't worry," said Papa. "I know just what we need.  
We'll plant, tend, and water this 5-2-9 seed."



"We must prepare the ground," said Lucky. "That much I know."

"Yes," said Papa Pig. "You can watch me use the hoe."



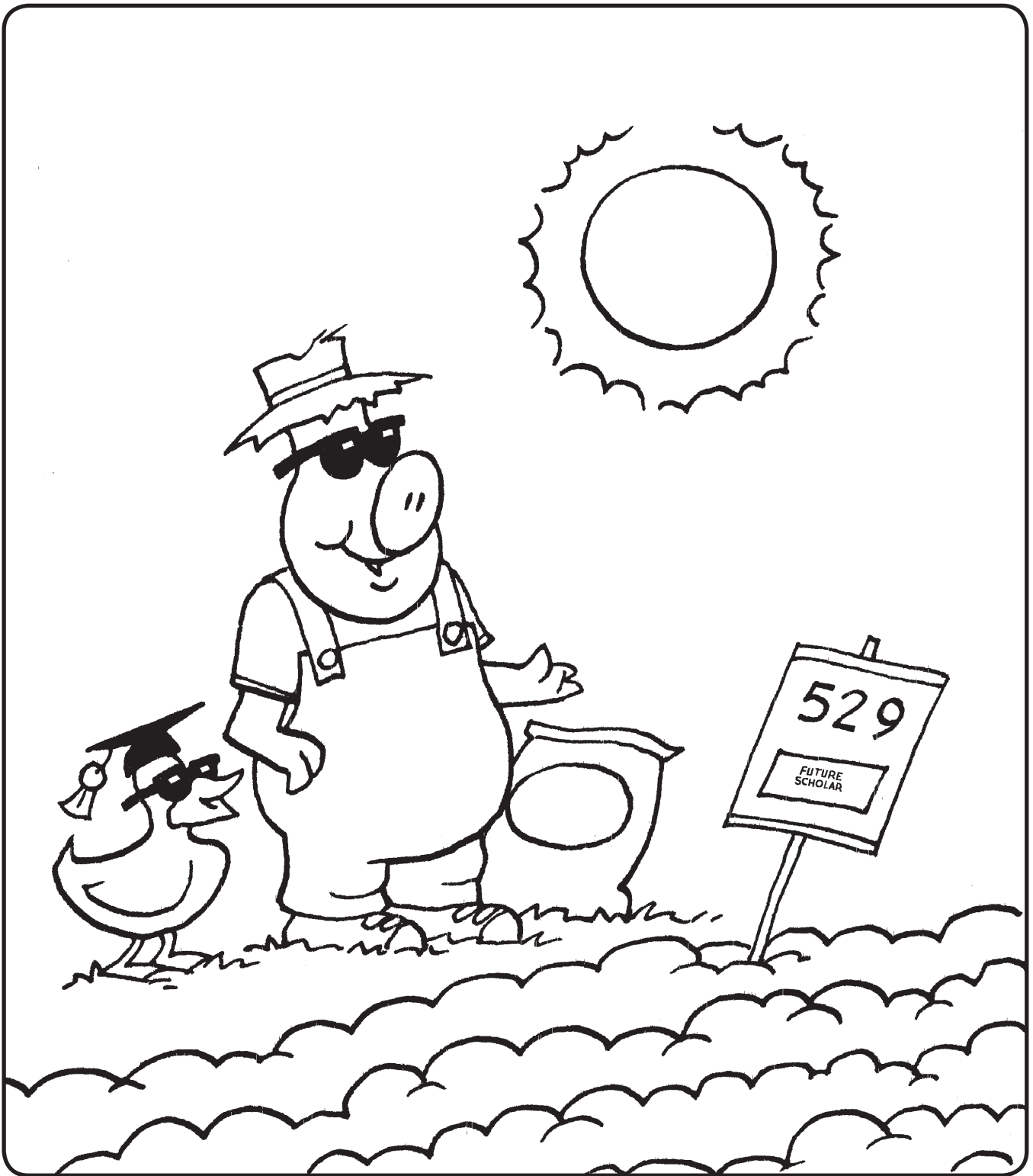
"We'll plant our seed," said Papa Pig.

"Yes! In the ground," said Lucky.



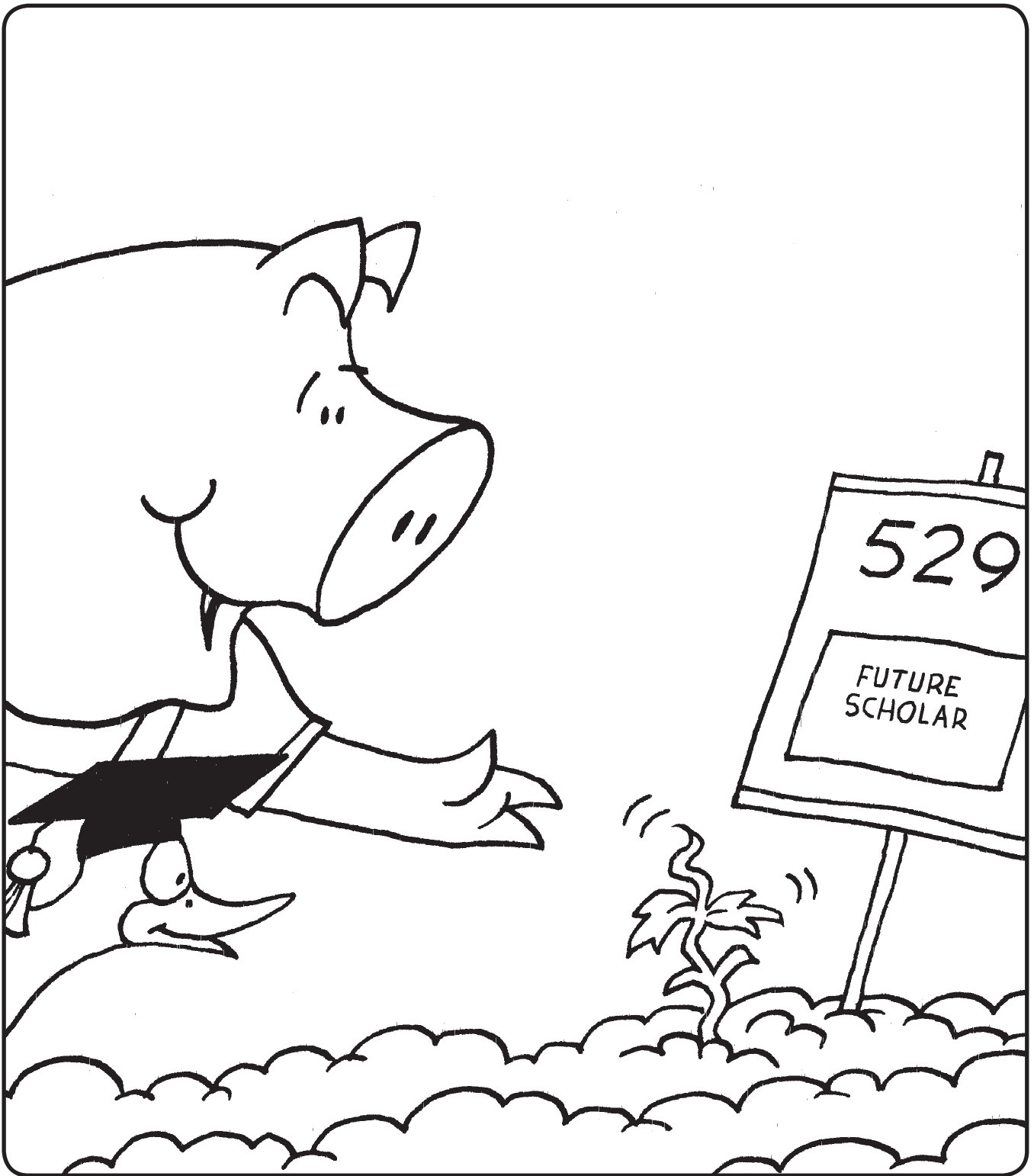
"Then, we'll water the seed," said Papa Pig.  
"Help me water the mound, Lucky Ducky!"



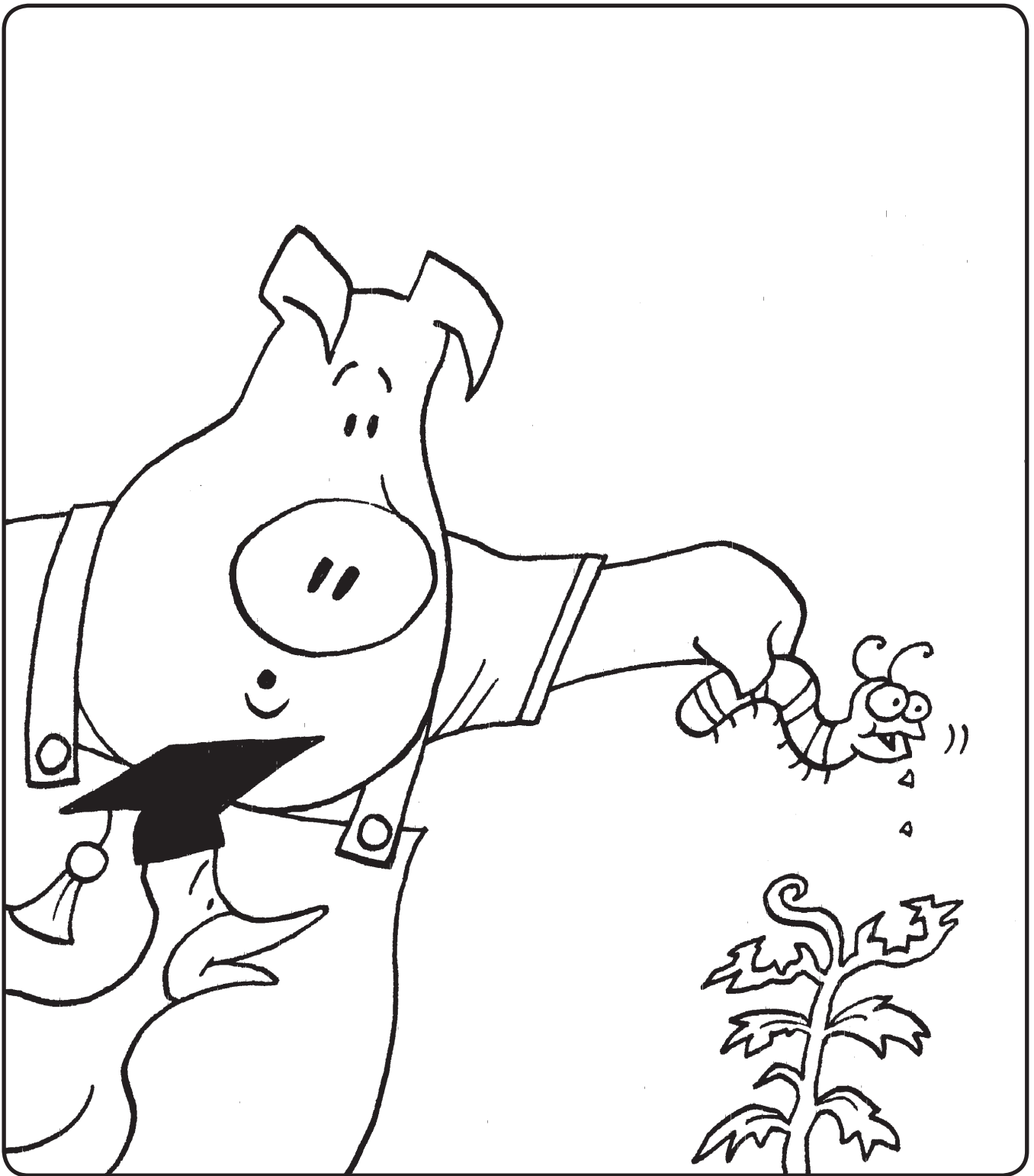


"We also need," said Papa Pig, "a little light from the sun."

"I see," said Lucky Ducky. "This growing sure is fun!"



“Look,” said Lucky Ducky, “what is that poking out?”  
“Our seed has grown,” said Papa Pig. “That is called a sprout!”



"A caterpillar!" said Papa Pig. "He wants to eat our plant!"  
"It's not allowed," said Papa. "Mr. Caterpillar, you can't!"



"It worked!" said Papa Pig. "Our plan was a success."

"Hurray!" said Lucky Ducky. "5-2-9 is the best!"



*"Having a plan," said Papa Pig, "is smart, as you can see."*



"I really AM a Lucky Ducky now that college is for me!"



*"Let's celebrate," said Papa Pig. "This food looks really fine."*

*"Yes! Celebrate!" said Lucky Ducky. "College and 5-2-9!"*



**Robert Ariail**  
Illustrator/Cartoonist

Robert Ariail is an award-winning editorial cartoonist whose work is distributed to over 600 newspapers through Andrew McMeel Publishing.

Ariail's cartoons have won numerous international, national, regional and state awards, including The National Press Foundation's Clifford K. and James T. Berryman Award, The Elizabeth O'Neill Verner Governor's Award for the Arts, and The United Nations Ranan Lurie Political Cartoon Award, among others. Ariail is also a three-time finalist for the Pulitzer Prize.

A graduate of the University of South Carolina, Ariail was presented with the University's Distinguished Alumnus Award in 1985. He now lives in historic Camden, S.C., with his wife and daughter and regularly lends his time and talent to assist community and charitable organizations.





## Invest in your child's future with South Carolina's Future Scholar 529 College Savings Plan

Future Scholar 529 is a tax-advantaged savings plan that helps families save for their children's education at in-state, out-of-state, public, or private schools.

Savings can be used at 2- and 4-year colleges and universities, technical colleges, and trade schools. You can also use funds for registered apprenticeship programs, graduate school, and even K-12 tuition.

### Top Reasons to Save with Future Scholar 529:

- Countless ways to use the money saved
- Contributions are tax deductible, and earnings grow tax free
- Flexible to adapt to your changing circumstances
- Little to no impact on financial aid
- Wide variety of low-cost investment options to choose from
- No annual account fees or minimum contributions
- Family and friends can make contributions

Start saving the smart, easy way.

Visit [FutureScholar.com](https://FutureScholar.com)



Administered by State Treasurer Curtis Loftis.

To learn more about Future Scholar, its investment objectives, risks and costs, read the official statement available at [FutureScholar.com](https://FutureScholar.com) before investing. Check with your or the beneficiary's home state to learn if it offers tax or other benefits for investing in its own 529.

**Future Scholar is self-supported and does not receive taxpayer funding.**