



## Saturna offers families a variety of ways to save for education and help provide for your child's educational future – today.

Saturna allows you to invest in its no-load mutual funds or choose from a broader range of investments through a self-directed brokerage option, with no account fees when invested in Saturna's affiliated mutual funds.

Saturna stands out by offering a **wide range of investment choices**, including mutual funds, ETFs, stocks, and bonds, along with personalized service and support. Saturna offers halal mutual funds as well, so you can invest with confidence according to your values. Plus, opening an account is easy, with online applications and no sales charges on Saturna's affiliated mutual funds.

Whether you choose a Coverdell ESA or a custodial account, Saturna is committed to helping families invest in their children's educational futures.

**Reach out to a representative today to start the conversation about what plan fits your educational investing goals.**



## Plan Types That Help Meet Your Goals

### Coverdell Education Savings Account (ESA)

With a **Coverdell ESA**, contributions grow tax-free, and withdrawals are also tax-free when used for qualified education expenses such as tuition, fees, books, and supplies at most accredited elementary, secondary, and postsecondary schools.

### Uniform Gifts to Minors Act/Uniform Transfers to Minors (UGMA/UTMA)

**UGMA/UTMA** accounts enable adults to gift assets to minors for any purpose that benefits the child, **not just education**. The child gains control of the account when they reach the age of majority in their state, and until then, the custodian manages the investments.