

State	Plan Name	Creditor/Bankruptcy Protection	Annual Fees Assessed	Miscellaneous Fees	State Income Tax Deduction (only for taxpayers of that state)	Minimum Initial Contribution	Minimum Subsequent Contribution	Minimum Subsequent Contribution	Maximum Account Balance	Number of Investment Options
Three Creditor Protection States										
Mississippi	Mississippi Affordable College Savings Program (MACS)	Yes; 529 College Savings Plans, are "exempt from seizure under execution or attachment." (Miss. Code § 85-3-1)	0.65 - 0.95%; of that, 0.50% is the Plan Manager Fee; the total annual asset-based fee does not apply to the Guaranteed Option	N/A	\$10,00 per donor; \$20,000 for married contributors	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$235,000	3
Oklahoma	Oklahoma College Savings Plan	Yes; Any interest in an Oklahoma College Savings Plan account is "exempt from attachment or execution and every other species of forced sale for the payment of debts" (31 Okl. St. § 1)	0.56 - 0.95%; of that, for all but one option, the Direct Plan Manager Fee may not exceed 0.40%; for the Guaranteed Option, TFI is paid a separate expense fee	N/A	\$10,00 per donor; \$20,000 for married contributors	\$100/Portfolio	\$25/Portfolio	\$15/Portfolio	\$300,000	9
Oregon	Oregon College Savings Plan	Yes; "The right of a designated beneficiary to the payment of qualified higher education expenses or of an account owner to a withdrawal . . . shall be exempt from garnishment and may not be subject to execution, attachment or any other process or to the operation of any bankruptcy or insolvency law." (O.R.S. § 348.863)	0.38 - 1.08%; of that, 0.25% is the Plan Manager Fee; for the Principal Plus Interest Portfolio, there is no annual asset-based fee	N/A	\$2,120 per donor; \$4,240 for married contributors	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$310,000	16
Seven Non-Creditor Protection States										
California	ScholarShare	No State Law	0.18 - 0.62% depending on investment option; of that, 0.05% is the Plan Manager Fee and 0.05% is the State Administration Fee	N/A	N/A	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$350,000	19
Connecticut	Connecticut Higher Education Trust (CHET)	No State Law	0.32 - 0.95%; no fee for The Principal Plus Interest Option	0.01% collected by The Treasurer of the State of Connecticut, acting as trustee for CHET	\$5,000 per donor; \$10,000 for married contributors	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$300,000	11
Georgia	Path2College	State Law provides a general exemption of \$5,000 (Ga. Code § 44-13-1)	0.33 - 0.40%	N/A	\$2,000 per donor	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$235,000	7
Kentucky	Kentucky Education Savings Plan Trust (KESPT)	Yes, however protection is only valid if either beneficiary or participant are Kentucky residents.	0.56 - 0.91%	For the Guaranteed Option, TIAA-CREF is paid a separate expense fee	N/A	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$235,000	6
Michigan	Michigan Education Savings Program (MESP)	No State Law	0.35%	N/A	\$5,000 per donor; \$10,000 for married contributors	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$235,000	7
Minnesota	Minnesota College Savings Plan	No State Law	0.5125 - 0.6125%	N/A	N/A	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$235,000	6
Vermont	Vermont Higher Education Investment Plan	No State Law	0.50% to 0.84%. The total annual asset-based fee does not apply to the Principal Plus Interest Option.	N/A	10% of the first \$2,500 per donor	\$25/Portfolio	\$25/Portfolio	\$15/Portfolio	\$352,800	6

