

529s: not just for college tuition

BlackRock®

There are many ways to save for education, and one of the most flexible ways to do so is with a BlackRock 529 plan.

What are 529s for?

- ✓ Saving for a child, grandchild or other student's education
- ✓ Tuition expenses up to \$20,000 annually for K-12 public, private or parochial schools¹
- ✓ Graduate school studies
- ✓ Continuing-education courses²
- ✓ Student loan repayments³
- ✓ Apprenticeship programs⁴

What do 529s cover?

- ✓ Tuition
- ✓ Room and board⁵
- ✓ Mandatory fees
- ✓ Books, supplies and required equipment
- ✓ Computer equipment and technology⁵

Jump start retirement planning with 529 plan to Roth IRA rollovers!

SECURE 2.0 allows for **tax-free**, trustee-to-trustee transfers from a 529 plan account to a Roth IRA maintained for the 529 account's designated beneficiary. Transfers are subject to an aggregate limit of **\$35,000** with respect to the designated beneficiary.⁶

Want to know more?

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1 Considered a qualified expense for U.S. tax purposes. For state tax treatment, check your individual state guidelines. Not all states consider this a qualified expense. **2** Covers cost of continuing education courses at any federally accredited institution. **3** Amounts paid as principal or interest on a qualified education loan. Amount that may be treated as qualified expense shall not exceed \$10,000 as a lifetime cap per beneficiary. **4** Covers expenses for books, supplies, and equipment required for a program registered with the U.S. Department of Labor. **5** Expenses for room and board and computer equipment and technology are subject to certain eligibility requirements. **6** The 529 account must have been maintained for at least 15 years, and the distribution cannot exceed the aggregate amount contributed to the program (and earnings) before the five-year period ending on the date of the distribution. Although the amount that may be transferred may not exceed either the Roth IRA dollar limit or the amount of compensation the designated beneficiary earned that year, the income limits applicable to Roth IRA contributions are not applicable.

Investing involves risk, including possible loss of principal. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Please note that any discussion of U.S. tax matters contained in this communication cannot be used by you for the purpose of avoiding tax penalties; this communication was written to support the promotion or marketing of the matters addressed herein; and you should seek advice based on your particular circumstances from an independent tax advisor.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK, STATE OR FEDERAL GUARANTEE

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