



**JOHN H. LYNCH**  
Governor

# State of New Hampshire

## OFFICE OF THE GOVERNOR

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APRIL IS FINANCIAL LITERACY MONTH  
Let's Talk About Saving for College!

Dear State of New Hampshire Employee:

I am pleased to announce that New Hampshire state government is now making it easier for you to save for college.

As a New Hampshire resident you are already eligible to participate in the UNIQUE College Investing Plan, a 529 college savings plan sponsored by the State of New Hampshire and managed by Fidelity Investments.

The UNIQUE Plan has great benefits for New Hampshire families saving for higher education. That's because all of the money you withdraw from the plan for qualified higher education expenses — your contributions, plus the earnings — can be used at virtually all accredited colleges, community colleges and trade schools in the United States. Other financial advantages include:

- Any earnings grow tax deferred, and qualified withdrawals are federal income tax-free
- Earnings are exempt from New Hampshire's Interest and Dividend tax
- No annual account fee

*And now you can contribute right from your paycheck.*

The State of New Hampshire is pleased to offer a new benefit to its employees. Starting this month, you will be able to make payroll deductions directly to your UNIQUE Plan account. You can get started with as little as \$7 per pay period, per account, if you sign up for automatic payroll deductions, or you can open an account without a payroll deduction with an initial contribution of only \$50. Either way, we make it easy for you to begin saving. It is never too early to begin saving for college. Accounts can be established for any or your own children, grandchildren or other extended family members, and for yourself.

I encourage you to think about opening an account(s) and setting up a payroll deduction today. If you already have a UNIQUE Plan account, you can sign up for a payroll direct deposit into your existing account(s).

Contact your Human Resources representative to get a UNIQUE Plan new account application and the UNIQUE payroll direct deposit form or go online at [www.Fidelity.com/UNIQUE](http://www.Fidelity.com/UNIQUE). If you have questions about the UNIQUE plan you also can call Fidelity directly at 1-800-544-1914 or go online at [www.Fidelity.com/UNIQUE](http://www.Fidelity.com/UNIQUE).

Sincerely,

John H. Lynch  
Governor, State of New Hampshire