

Dear Parents and Guardians,

We care about the future education of our students and have learned that the Maine Community Foundation (MCF), Machias Savings Banks (MSB), the Alford Scholarship Foundation (ASF), and the Finance Authority of Maine (FAME) want to encourage Washington County families to plan for their children's higher education. We are sending you a letter from FAME about this initiative. Please note that Rose M. Gaffney Elementary School is not rendering any investment advice or making any investment recommendation, but we invite and encourage you to learn more about this initiative funded by MCF and MSB. Please see the letter from FAME below.

Joyce H. Fragale
Principal
Rose M. Gaffney Elementary School



We care about the future education of our students, and we're very excited to announce that The Maine Community Foundation (MCF), Machias Savings Bank (MSB), the Alford Scholarship Foundation (ASF) and the Finance Authority of Maine (FAME) want to encourage families to plan for their children's higher education. To help make that happen, MCF and MSB are providing an initial contribution of \$100 to those who open a NextGen College Investing Plan[®] account for an eligible child.

This opportunity is limited to families living in Washington County with children ages 4-8, as well as their eligible siblings and other children living in the same household, under age 18. Any eligible child must be a Washington County, Maine resident, not already named as a beneficiary on an existing NextGen account. New accounts which name eligible children as the beneficiaries will receive a \$100 contribution. Accounts must be opened between September 1, 2017 and December 31, 2017.

To open an account, visit NextGenforME.com. You must have a valid email address to open an account online. Be sure to have social security numbers for each child as well as the account owner also called participant.

You don't need any of your own money to open an account, but you will want to have reviewed the Promotion Guidelines ([click here](#)) and use the offer code **HACC-Wash when you open the account online**.

FAME has provided flyers, and, if you need more information visit NextGenForME.com or call the Finance Authority of Maine at 1-800-228-3734 ext. 3542

Maine Community Foundation, Machias Savings Bank and the Alford Scholarship Foundation are not authorized distributors of the NextGen College Investing Plan®. Acceptance of these funds is the account owner's authorization for FAME to undertake, at its discretion, investigation to verify that the NextGen account owner and beneficiary meet the program requirements. FAME reserves the right at all times to require evidence of eligibility and may conduct investigations to determine eligibility without obtaining additional consent from the NextGen account owner or beneficiary. In the event a subsequent investigation reveals that the funds were obtained through misrepresentation or fraud, FAME may revoke the contribution.

NextGen is a Section 529 plan administered by the Finance Authority of Maine (FAME). Before you invest in NextGen, request a NextGen Program Description from your Maine Distribution Agent or Merrill Lynch financial advisor, or call Merrill Edge at (877) 463-9843 and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in NextGen, which you should carefully consider before investing. You also should consider whether your or your designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's 529 plan. Merrill Lynch, Pierce, Fenner & Smith Incorporated (Merrill Lynch), a registered broker-dealer, Member SIPC, is the program manager and underwriter.