

# NextGen College Investing Plan<sup>®</sup> Client Direct Series

Age-Based Diversified Portfolios current target asset allocations

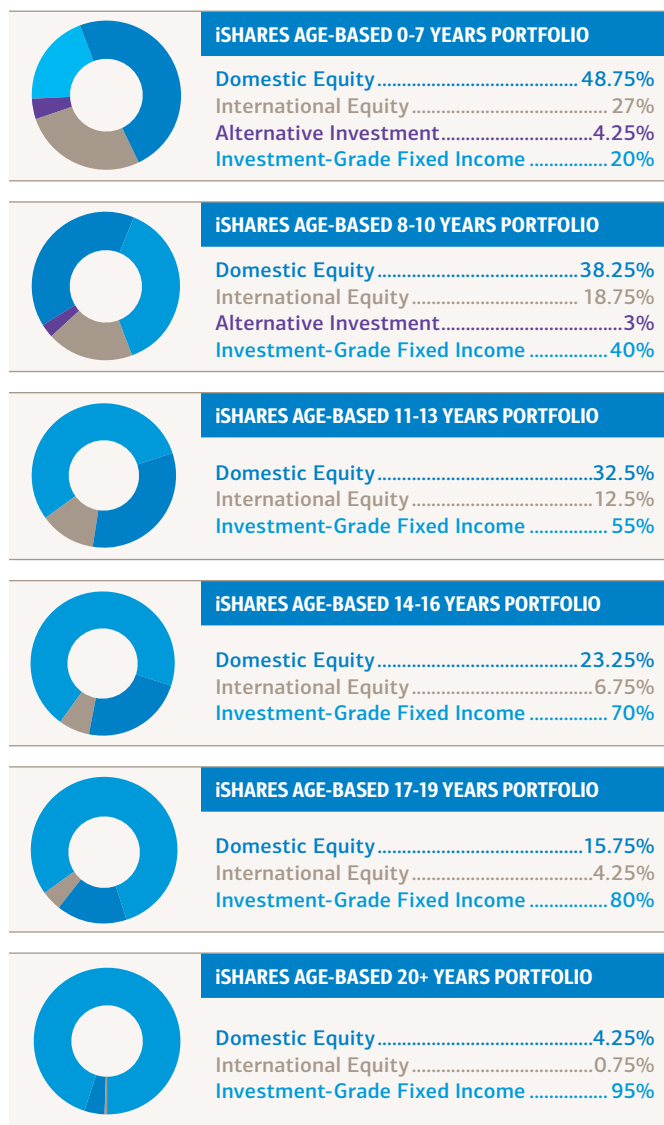
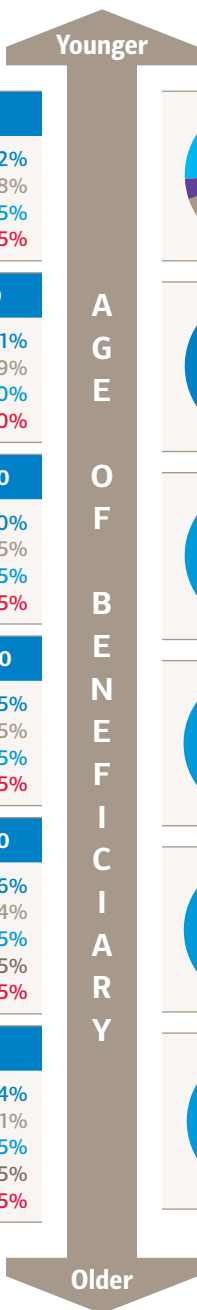
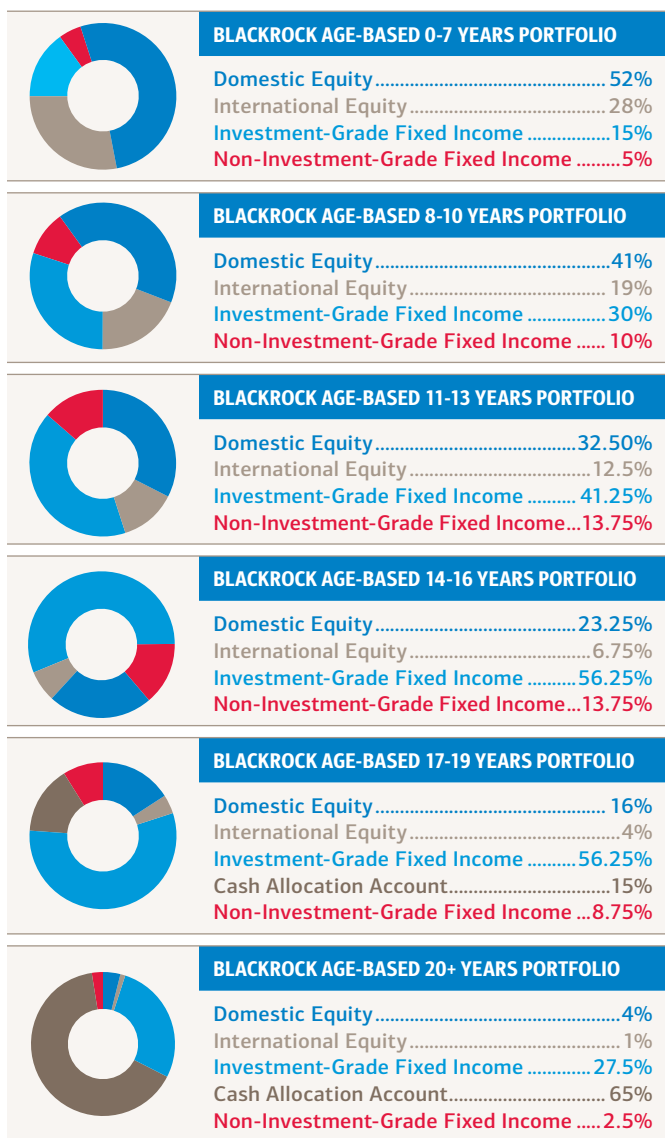


These portfolios provide an investment strategy that varies based on the age of the child and when the child is expected to need the assets for higher education expenses. Funds are invested most aggressively when the child is young and are automatically shifted to more conservative investments as the child approaches college age. Selecting an age-based portfolio may be appropriate if you prefer not to actively manage the investments.<sup>1</sup>

## BlackRock Age-Based Diversified Portfolios

Younger

## iShares<sup>®</sup> Age-Based Diversified Portfolios



Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

## Client Direct Series

	PORTFOLIOS INCUR THE FOLLOWING ANNUAL ASSET-BASED FEES <sup>2</sup>			ADDITIONAL INVESTOR EXPENSES
BlackRock and iShares® portfolios <sup>3</sup>	Estimated underlying fund expenses <sup>4</sup>	Management fee <sup>5</sup>	Total annual asset-based fees <sup>6</sup>	Sales charges
BlackRock Age-Based 0-7 Years Portfolio	0.58%	0.00%	0.58%	None
BlackRock Age-Based 8-10 Years Portfolio	0.58%	0.00%	0.58%	None
BlackRock Age-Based 11-13 Years Portfolio	0.56%	0.00%	0.56%	None
BlackRock Age-Based 14-16 Years Portfolio	0.56%	0.00%	0.56%	None
BlackRock Age-Based 17-19 Years Portfolio	0.52%	0.00%	0.52%	None
BlackRock Age-Based 20+ Years Portfolio	0.46%	0.00%	0.46%	None
iShares Age-Based 0-7 Years Portfolio	0.10%	0.20%	0.30%	None
iShares Age-Based 8-10 Years Portfolio	0.10%	0.20%	0.30%	None
iShares Age-Based 11-13 Years Portfolio	0.09%	0.20%	0.29%	None
iShares Age-Based 14-16 Years Portfolio	0.09%	0.20%	0.29%	None
iShares Age-Based 17-19 Years Portfolio	0.11%	0.20%	0.31%	None
iShares Age-Based 20+ Years Portfolio	0.14%	0.20%	0.34%	None



The College Investing Plan  
for the Next Generation®



Program Administrator



Merrill Lynch, Pierce, Fenner & Smith  
Incorporated, Program Manager

**Please remember there's always the potential of losing money when you invest in securities.**

**The NextGen Plan is a Section 529 plan administered by the Finance Authority of Maine (FAME). Before you invest in the NextGen plan, request a NextGen College Investing Plan Program Description from your Maine bank or Merrill Edge, call FAME at 800.228.3734 or download it from [nextgenforme.com](http://nextgenforme.com) and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in the NextGen plan, which you should carefully consider before investing. You also should consider whether your home state 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, a registered broker-dealer, Member SIPC, is the program manager and underwriter.**

Section 529 Qualified Tuition Programs are intended to be used only to save for qualified higher education expenses. None of the Finance Authority of Maine, the Treasurer of the State of Maine, Bank of America, Merrill Lynch, any Sub-Advisor, or any Maine Distribution Agent, nor any of their affiliates provide legal, tax or accounting advice. You should consult your own legal and/or tax advisors before making any financial decisions.

<sup>1</sup> The investment strategies of Portfolios are subject to change. There can be no assurance that the strategy of any Portfolio will be successful.

<sup>2</sup> Expressed as an annual percentage of the average daily net assets of each Portfolio.

<sup>3</sup> The iShares Portfolios are managed by BlackRock.

<sup>4</sup> For Portfolios that invest in more than one Underlying Fund, the Underlying Fund expenses are based on a weighted average of each Underlying Fund's expense ratio that corresponds to the Portfolio's target asset allocation. Each Portfolio's target asset allocation for Portfolio Investments is effective as of the Program Description date, and each Portfolio's fees and expenses are based on the Underlying Fund's or Funds' most recent prospectus as of June 30, 2016. Underlying Fund fee and expense information may change from time to time. Updated expense information, if any, will be available on the Internet at [nextgenforme.com](http://nextgenforme.com) or from the Program Manager by calling 877.4.NEXTGEN (463.9843).

<sup>5</sup> The Management Fee for any Portfolio may be voluntarily reduced at any time on a temporary or permanent basis by the Program Manager. The Program Manager may pay a portion of the Management Fee or other compensation to FDS for acting as the Portfolio Servicing Agent.

<sup>6</sup> Annual Asset-Based Fees are subject to change at any time, and are assessed against assets over the course of the year. See "Investment Cost Charts" on page 28 of the Program Description for the approximate cost of investing in the Program's Portfolios over 1-, 3-, 5- and 10-year periods.

The Bull symbol, Merrill Edge, Merrill Edge Advisory Center and Merrill Lynch are trademarks of Bank of America Corporation.

iShares is a registered trademark of BlackRock, Inc., or its subsidiaries.

NextGen, NextGen College Investing Plan and The College Investing Plan for the Next Generation are registered trademarks of the Finance Authority of Maine.

Merrill Edge® is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated ("MLPF&S"), and consists of the Merrill Edge Advisory Center™ (investment guidance) and self-directed online investing.

MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

© 2016 Bank of America Corporation. All rights reserved. | ARJPNMMM | SHEET-08-16-0426 | 00-66-0648NSB | 10/2016

 To learn more about Bank of America's environmental goals and initiatives, go to [bankofamerica.com/environment](http://bankofamerica.com/environment). Leaf icon is a registered trademark of Bank of America Corporation.