



## About the Campaign

There is a crisis in the U.S. It not only affects us, but the well-being of generations to come. In today's global economy, getting a job and sustaining a household without a college degree is extremely difficult. There is a "Perfect Storm" effect, though, of swelling education debt coupled with rapidly contracting government aid for education. Many American families can potentially face financial ruin because they choose to educate themselves and their children beyond high school. Others forgo college, because of the staggering costs and shut out many meaningful and lucrative job opportunities.

Campaign for Next Generation Employees was founded by Sun Group Wealth Partners to address this crisis. All businesses, specifically our country's largest employers, the Fortune 500 companies, can be part of reversing this negative trend by establishing a corporate-sponsored 529 plan for their employees. In most cases it is free, or of a minimal cost to the business.

## Some Benefits of a 529 Plan

**Spend Little to Nothing:** For companies over 100 employees, a 529 plan is free and can help to:

- Attract** top talent in a competitive hiring market
- Foster** a work culture which views employees holistically as part of a family
- Encourage** better performance
- Enjoy** greater retention and loyalty
- Earn** the respect of tomorrow's leaders by contributing to their higher education

## Staggering Facts about College Costs

**To the CEO's of the Fortune 500**, can you imagine not educating your own children past high school? Should your employees feel any differently about their own families?

People with college degrees earn more than \$1,000,000 more over a lifetime than those who do not. Sadly, a diploma often comes with a staggering price tag; most graduates average \$25,000 in loans. Student debt has ballooned to the \$1 trillion dollar mark,<sup>1</sup> eclipsing both credit card and auto loan debt. Conversely, state and local support for higher education reached its lowest point in 25 years in 2011.

<sup>1</sup> 2013 The Consumer Financial Protection Bureau

## What is a Corporate 529 Plan?

A 529 plan allows employees to contribute after-tax dollars to their account. The account grows free from federal income taxes and as long as the money is withdrawn to pay for qualified school expenses, it remains federal tax free. This is a vehicle for your employees to fund the education of themselves, their children, grandchildren and beyond. Setting up a 529 plan for companies over 100 employees is free. For companies who choose to generously offer a matching program, they will reap even more rewards, in terms of employee skill level, retention and attracting top talent in a competitive job market.

## Winnie Sun, Founder of Campaign for Next Generation Employees

Winnie Sun is Founding Partner of Sun Group Wealth Partners, a trusted financial consulting firm providing financial planning services to small business owners, senior executives and established families. Also a dedicated mother of two, Ms. Sun was aware of the pressure and fear of college planning for her own children and that the 529 plan was a clear choice for that financial and emotional stress. She set up plans for her own children, for many of her clients.

Knowing that corporate 529 plans could help solve the student debt epidemic in our country, Ms. Sun took her message from local to national and founded the Campaign for Next Generation Employees. It is her philosophy that like 401 (k) plans, our nation's largest employers need to include 529 plans in their benefits package.

With more than 13 years of experience in the financial services industry, Winnie is frequently featured as a "top advisor" speaker at national industry events, and has been quoted in numerous publications including AOL Finance, USA Today, Yahoo! Finance, On Wall Street Magazine, Financial Planning Magazine and more.

## Contact the Campaign

For a complimentary analysis of your company's ability to sponsor a 529 plan, please email [campaign@corporate529.com](mailto:campaign@corporate529.com) or call (800) 213-5888.