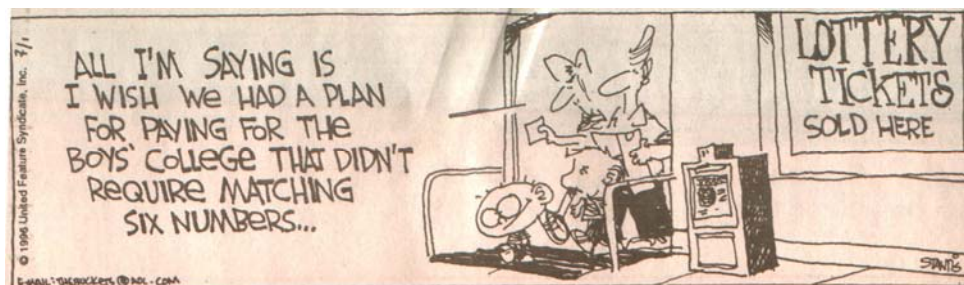


Education Investing Plans - 2007

	529 Savings Plan	UTMA	Coverdell IRA
Tax-Free – for qualified education expenses	Yes	No (earnings taxed at beneficiary's rate)	Yes
Maximum Contribution	Varies	None	\$2,000/yr
Maximum Income to Qualify	No Limits	No Limits	Phases out for joint files up to \$190,000
Who controls disbursement of assets?	Account Owner	Custodian until child reaches 21	Account Owner
Ability to Change Beneficiary	In most instances, beneficiary can be changed to another member of the same family without penalty	No	Can be transferred to a member of the same family without penalty
Estate Planning Features	Assets are transferred out of the donor's estate, yet the donor retains control	Assets are transferred out of the estate	Assets are transferred out of the estate
Freedom to Choose Colleges	Can be used for almost any accredited post-secondary school	No Restrictions on Use	Can be used for any qualified educational expense. Must be used before beneficiary is age 30.
Early or Nonqualified Withdrawal	Withdrawal taxed at regular rate plus a 10% penalty	None	Withdrawal taxed at regular rate plus a 10% penalty
Investments Available	Various Investment Options	Any legal security or valuable item	Any Legal Security
Professional Management/ Asset Allocation	Yes	No	No



As with any financial, tax or legal matter, consult your qualified securities, tax or legal advisor before taking action.

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An investor should consider the investment objectives, risks charge and expenses associated with 529 plans before investing. Most states offer their own 529 programs which may provide advantages and benefits exclusively for their residents and tax payers.

More information is available in the issuer's official statement.

The official statement should be read carefully before investing.