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J.P. Turner & Company, LLC

Press Release

529 Savings Plans – Not Just for College Savings Anymore

Financial advisors and investors can optimize investment strategies with this valuable tool

Atlanta, GA, September 24, 2008: 529 college savings plans were designed to confer tax-advantages when saving for college tuition but, according to Clint Gharib, director of managed products and insurance for J.P. Turner & Company, LLC, tax-advantaged college savings often are just the first of a several potential uses.

“Financial advisors mistakenly think of 529 plans only as vehicles for college savings when in fact they offer additional benefits,” said Gharib. “These plans can help in several areas of estate planning, including protection against creditors.”

Gharib added that advisors can enhance the estate planning and tax savings opportunities they offer investors by using 529 plans.

Gharib’s knowledge of 529 plans and their benefits is recognized within the industry. He has been invited to serve as a panelist for the “Bringing Advisors on Board” session during the upcoming savingforcollege.com’s 529 Conference & Boot Camp to be held September 24-26 in Las Vegas. *Gharib is the first advisor ever invited to participate in this conference as a panelist.* The session will be moderated by Chris Stack, managing consultant for savingforcollege.com. Gharib’s fellow panelists include Stephen Jobe, Morgan Stanley; Susie Bauer, Robert W. Baird & Co.; and Chuck Toth, Merrill Lynch. The workshop will explore what the 529 industry must do to increase awareness of 529 plans within the advisor channel.

“As an advisor, I work with individuals, families and business owners to help them grow, protect and preserve their wealth from one generation to the next in the most tax efficient manner possible,” said Gharib. “529’s are a key product in my estate and college planning mix. Along

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with my fellow panelists we will explore ways to increase the exposure of 529 plans. Getting the word out to advisors about its use as an estate planning tool is a great start.”

Gharib entered the securities industry in 1989 after graduating from Indiana University with a bachelor’s of arts degree in political science. He joined J.P. Turner in 1998. J.P. Turner has been voted one of the top independent broker/dealers in the industry by *Investment News* each year since 2003. Headquartered in Atlanta, J.P. Turner has more than 150 independent branch offices throughout the United States.

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