



TIBURON STRATEGIC ADVISORS

Strategy Consultants to Financial Institutions

Financial Institutions Research Series

The College Savings Market: The Increasing Dominance of 529 Plans

(Table of Contents)



March 2012

TABLE OF CONTENTS

Evolution of The College Savings Market

Key Driving Factors	
Number of College Students Rising	
State Funding Shrinking.....	
Tuition Rates Rising.....	
Financial Aid Complicated	
Economy Altering College Plans.....	
Role for Financial Advisors Increasing	
Market History	
Early Phase	
529 College Savings Plan Introduction Phase	
Mixed Success Phase	
Market Definition	
Taxable Accounts	
Custodial Accounts	
Coverdell Educational Savings Accounts.....	
529 Plans & State Pre-Paid Tuition Programs	
Market Growth	
Financial Service Firms	
Accounts.....	
Assets Under Management	
Net Flows	
Revenues	
Net Profits.....	
Leading College Savings Market Managers	
Accounts.....	
Assets Under Management	
Net Flows	
Revenues	
Net Profits.....	

Market Segmentation

Taxable Accounts	
Market Growth	
Financial Service Firms	
Accounts	
Assets Under Management.....	
Net Flows	
Revenues.....	
Net Profits	
Leading Managers	
Accounts	
Assets Under Management.....	
Net Flows	
Revenues.....	
Net Profits	
Custodial Accounts	
Market Growth	

Financial Service Firms	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	
Leading Taxable Account Market Managers	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	
Coverdell Educational Savings Accounts	
Market Growth	
Financial Service Firms	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	
Leading Coverdell Educational Savings Accounts Market Managers	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	
529 Plans & State Pre-Paid Tuition Programs	
Market Growth	
Financial Service Firms	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	
Leading 529 Plans & State Pre-Paid Tuition Programs Market Managers	
Accounts	
Assets Under Management	
Net Flows	
Revenues	
Net Profits	

Markets & Distribution Channels

Direct Distribution.....	
Financial Advisor Markets.....	

Future Predictions for The College Savings Market

Growth in the College Savings Market.....	
Growing Dominance of 529 Plans.....	
Growth in National Plans	
Growth of Age-Based Investment Options.....	
Growth in ETF-Based Plans	
Growth in Direct Sold Plans	

Decline in Fees
Emergence of 529 Plan Comparison Tools