

529 for America investment options

Fee structures for A and C shares are available only under the terms set forth in the Putnam 529 for America College Savings Program Offering Statement sections “Fees and Expenses” and “Breakpoints”. If you have any questions or if you want to receive a copy of a fund prospectus, which contains information about fees, expenses, and risks, please contact your financial advisor or call a Putnam customer service representative at 1-800-225-1581. Please read the prospectus carefully before you invest or send money.

If you are transferring shares held in The Putnam funds to a new ownership registration with Putnam, you must select the same share class as the original account. For new investments, if no share class is indicated, Class A shares will be purchased.

INVESTMENT OPTION	FUND NUMBER	
	CLASS:	
Goal-Based		
Putnam Aggressive Growth Option		
	A	C
Putnam Aggressive Growth Option	4151	4551
Putnam Balanced Option	4152	4552
Putnam Growth Option	4153	4553
Individual		
Multi-Asset		
Putnam Multi-Asset Income Option	4180	4580
Money Funds		
Putnam Government Money Market Option ¹	4154	4554
Fixed Income		
Federated Hermes Short-Intermediate Govt Option	4168	4568
Putnam Core Bond Option	4176	4576
Putnam High Yield Investment Option	4158	4558
Putnam Income Fund Option	4160	4560
Equity		
MFS International Equity Fund Option	4172	4572
Principal MidCap Fund Option	4171	4571
Putnam Large Cap Growth Fund Option	4150	4550
Putnam Large Cap Value Fund Option	4155	4555
Putnam Small Cap Value Fund Option	4179	4579
State Street S&P 500 Index Fund Option	4169	4569

INVESTMENT OPTION

Age-Based

Putnam Age-Based Option *

** Age-Based Investment options are determined by the beneficiary's year of birth. Beneficiaries of age 21 and older requesting the Age-Based Option will be invested into Putnam's Graduate fund.*

¹ Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other governmental agency. Although the fund seeks to maintain a constant share price of \$1.00, it is possible to lose money by investing in this fund.