

## Savingforcollege.com Cites Louisiana as Top-Performing 529 Plan

ROCHESTER, N.Y., March 17, 2008 /PRNewswire-FirstCall via COMTEX News Network/ -- Savingforcollege.com, the premier Internet destination for objective information about 529 college savings plans, today announced that Louisiana's 529 savings program was first among all direct-sold 529 plans in one- and three-year investment performance as of December 31, 2007, according to Savingforcollege.com's newly-released 529 Composite Performance Rankings.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20040122/FLTHLOGO> )

Known for its low costs, Louisiana's START college savings program is available only to Louisiana residents. Several other restricted-entry plans were also highly-ranked (see tables below). Among programs without entry restrictions, the top performers for one-year performance included plans managed by American Century (Kansas Learning Quest) and Fidelity Investments (Arizona, New Hampshire, Delaware, and Massachusetts), and for three-year performance included state-managed plans from Virginia (VEST) and Utah (UESP) along with plans managed by TIAA-CREF (Minnesota and Vermont).

The College Savings Plan of Nebraska, managed by Union Bank and Trust, was among the top ten performers in both the one-year and three-year categories.

In producing its rankings, Savingforcollege.com compared the reported investment performance of a subset of portfolios from each 529 savings plan. Portfolios were selected based on their mix of stocks, bonds, and money-market funds, allowing for an apples-to-apples comparison in seven different asset- allocation categories.

"The year 2007 was very encouraging," commented Savingforcollege.com founder Joseph Hurley. "The S&P 500 returned 5.5 percent for the year, but we noted several 529 plans offering 100%-equity options that produced double- digit returns, and many of the more-conservative options also did well. Most 529 plan participants should be pleased with the performance of their accounts."

Hurley cautions, however, that one- and three-year periods may not be long enough to make meaningful comparisons. "Soon we'll have enough 529 plans with a sufficient track record that we can include five-year performance rankings," he notes.

The full reports showing one-year and three-year rankings for all direct- sold 529 plans can be viewed at <http://www.savingforcollege.com/top529s>. Savingforcollege.com also produces rankings for advisor-sold 529 plans, available through a subscription. Rankings are updated each quarter.

### One-year Composite Performance Rankings (49 plans ranked)

Ranking	Plan	Underlying Investments
1	Louisiana: START*	Treasurer's Fund and Vanguard Funds
2	Kansas: Schwab 529**	Multiple fund families
3	Alabama: Higher Education 529*	Van Kampen Funds
4	Indiana: CollegeChoice*	JPMorgan Funds
5	Nebraska: College Savings Plan	Multiple fund families
6	Kansas: Learning Quest	American Century and Vanguard Funds
7	Arizona: Fidelity College Savings	Fidelity Funds
8	New Hampshire: UNIQUE	Fidelity Funds
9	Delaware: College Investment Plan	Fidelity Funds
10	Massachusetts: U. Fund	Fidelity Funds

Three-year Composite Performance Rankings (41 plans ranked)

Ranking	Plan	Underlying Investments
1	Louisiana: START*	Treasurer's Fund and Vanguard Funds
2	South Dakota: CollegeAccess*	Multiple fund families
3	Rhode Island: CollegeBoundfund*	AllianceBernstein
4	Nebraska: College Savings Plan	Multiple fund families
5	Virginia: VEST	Multiple money managers
6	Alabama: Higher Education 529*	Van Kampen Funds
7	Nebraska: TD Ameritrade 529**	Multiple fund families
8	Minnesota: College Savings Plan	TIAA-CREF
9	Vermont: VHEIP	TIAA-CREF
10	Utah: UESP	Treasurer's Fund and Vanguard Funds

\* Resident-only investment options

\*\* Available only through the discount broker

#### About Savingforcollege.com

Savingforcollege.com is an independent research, consulting, and publishing company providing financial professionals and consumers with comprehensive and objective information about Section 529 plans, Coverdell education savings plans, and other college investing strategies. The firm is headed by Joseph Hurley, the "529 Guru," whose book, *The Best Way to Save for College - A Complete Guide to 529 Plans*, was the nation's first and is still the most comprehensive assessment of 529 and other college-savings plans.

In December 2007, Savingforcollege.com was acquired by Bankrate, Inc.

#### About Bankrate, Inc.

Bankrate, Inc. (Nasdaq: RATE) ("Bankrate") owns and operates Bankrate.com, a leading Internet consumer banking marketplace. Bankrate.com is a destination site of personal finance channels, including banking, investing, taxes, debt management and college finance. Bankrate is the leading aggregator of more than 300 financial products, including mortgages, credit cards, new and used auto loans, money market accounts and CDs, checking and ATM fees, home equity loans and online banking fees. Bankrate reviews more than 4,800 financial institutions in 575 markets in 50 states. In 2007, Bankrate.com had nearly 60 million unique visitors. Bankrate provides financial applications and information to a network of more than 75 partners, including Yahoo! (Nasdaq: YHOO), America Online (NYSE: TWX), The Wall Street Journal (NYSE: DJ) and The New York Times (NYSE: NYT). Bankrate's information is also distributed through more than 450 national and state publications.

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