



Their future is bright.
Help make it brilliant.

Help your kids achieve a brighter future with the Arkansas 529 plan.

Saving for education can feel challenging if you don't know where to start. So, start right here with a plan administered by the Treasurer of State's office that's designed to make saving smarter and easier for Arkansans. Because when your child succeeds, we all benefit.



Tax benefits can make your money work harder




- **AR taxpayers: Get up to a \$10,000 state tax deduction (up to \$5,000 for individuals).**¹
- Unlike taxable plans, 529 savings potentially grow free of state and federal taxes.²
- Withdrawals are tax-free for qualified expenses.³



Life changes . . . your 529 account follows you

- More than college: Use your savings for eligible trade schools, graduate programs, apprenticeships, and more.
- More than tuition: Use for qualified expenses like housing, meal plans, books, fees, computers, and more.
- If your child earns a scholarship or doesn't attend school, transfer your savings to an immediate family member with no fee or withdraw it and pay a 10% penalty on only your earnings.

Start with just \$25

-  Open an account online in only 15 minutes.
-  Set up recurring contributions to help stay on track.
-  Manage your account 24/7 with the READYSAVE™ 529 app.

Ready to start saving?
Learn more at
brighterfuturesdirect529.com
or call 1.800.587.7301.



Ugift® is a registered service mark.

¹Arkansas taxpayers can deduct up to \$5,000 (up to \$10,000 for married couples making a proper election) of your Arkansas Brighter Future Direct Plan contributions from your Arkansas adjusted gross income with any unused excess contribution in a tax year being carried over to the next succeeding four tax years, beginning January 1, 2017.

^{2&3}Earnings on non-qualified withdrawals are subject to federal income tax and may be subject to a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

⁴An eligible institution includes those that can participate in federal financial aid programs, training and apprenticeship programs, and K-12 programs.

⁵Upromise is an optional program offered by Upromise, Inc., is separate from the Arkansas Brighter Future 529 Plan, and is not affiliated with the State of Arkansas. Terms and conditions apply to the Upromise program. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to an Arkansas Brighter Future 529 Plan account are subject to a \$50 minimum and are not eligible for the Arkansas state income tax credit.

For more information about the Arkansas Brighter Future Direct Plan, call 1.800.587.7301 or visit brighterfuturesdirect529.com to obtain a Program Description and Participation Agreement, which includes investment objectives, risks, charges, expenses and other information; read and consider it carefully before making an investment or sending money.

Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances.

The Arkansas Brighter Future Direct Plan is a college tuition savings program sponsored by the State of Arkansas and administered by the Arkansas Section 529 Plan Review Committee ("Committee"). Ascensus Broker Dealer Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory services, recordkeeping, administrative services and marketing of the Arkansas Brighter Future Direct Plan. The Vanguard Group, Inc., serves as Investment Manager for the plan. The Arkansas Brighter Future Direct Plan's Portfolios invest in: (i) mutual funds; or (ii) an FDIC-insured omnibus savings account held in trust by the Committee at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Arkansas Brighter Future Direct Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns will vary depending upon the performance of the Arkansas Brighter Future Direct Plan Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Arkansas Brighter Future Direct Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.

