



It's not the size of the dreamer.
It's the size of the dream.

Open a HI529 college savings account today.

HI529 
Hawaii's College Savings Program
hi529.com



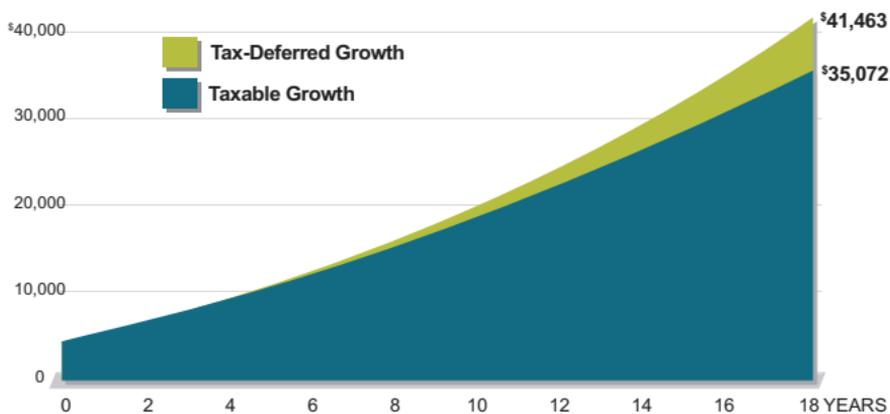
HI529 is a tax-smart way to invest in your child's dreams.

A child's future should be decided by what they can achieve, not what they can afford. That's why the state of Hawai'i created HI529, a tax-advantaged plan that makes it easier to save for college or post-secondary vocational training.

With HI529, your savings can grow tax-deferred of all federal and state taxes.¹ Later, when you need the money, you can withdraw it tax-free to help pay for qualified expenses like tuition, room and board, books, fees, even computers.¹



Tax advantages can make your dollars grow faster
Year after year, the unique tax advantages of 529 plans can help your child go further on the path to a college education



If you open a 529 account with an initial investment of \$2,500 and contributed \$100 every month for 18 years, there could be over \$6,300 more for a qualified withdrawal than the same investment in a taxable account.¹

Assumptions: \$2,500 initial investment with subsequent monthly investments of \$100 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; and taxpayer is in the 30% federal income tax bracket for all options at the time of contributions and distribution. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes payable upon distribution.



Hawaii's College Savings Program

Study here, or on the mainland.

With HI529, your savings can be used at any eligible 2- or 4-year college, university or post-secondary vocational school nationwide – not just those in Hawai'i.²

Save, and save on fees.

Choose from several low-cost investment options, all managed by Vanguard, one of the world's most respected investment firms:

- **Age-Based Option** that automatically adjusts as college approaches.
- **Individual Portfolios** tailored to your specific risk tolerance and time horizon.

What's a degree worth?

College grads earn up to 59% more than a high school graduate.*

*U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement (CPS ASEC).



Save even more with these programs:

- **Ugift®**: Invite family and friends to contribute to your HI529 in place of the usual birthday and holiday gifts.
- **Upromise®**: Turn a portion of everyday purchases, from groceries to dining out, into HI529 contributions.³

High maximums.

Maximum lifetime contribution limit per beneficiary: \$305,000. For information on the current yearly gift tax exclusion maximum amount, please refer to HI529's Plan Description at HI529.com.

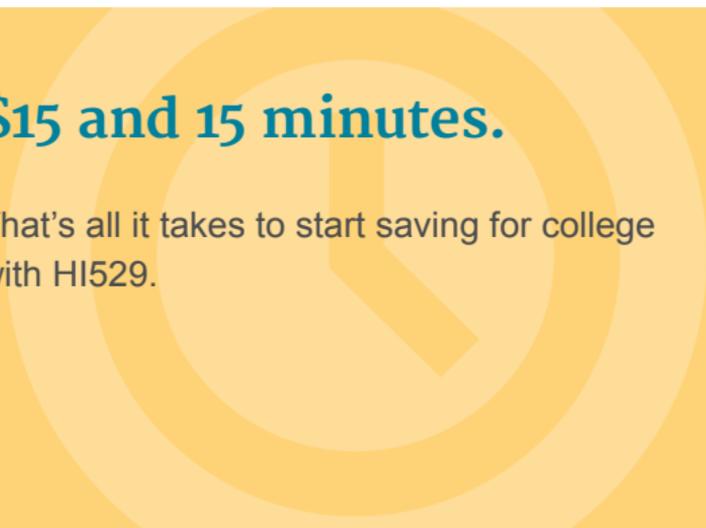


Before your child starts dreaming, start saving.

The sooner you open a HI529, the better. With time and the Plan's tax advantages, even small contributions can potentially add up. And you can open a HI529 with just \$15. There are no income limits, and beneficiaries can be any age and live in any state.

\$15 and 15 minutes.

That's all it takes to start saving for college with HI529.



Ready to get started?

1 READ

this brochure and the complete Enrollment Kit, including the Plan Disclosure Statement and Participation Agreement.

Visit: hi529.com

or call: 1-866-529-3343

2 DECIDE

which investment approach is best for you.

3 ENROLL

online at hi529.com, through our **READYSAVE™ 529** mobile app, or by mail with an Enrollment Form.



Hawaii's College Savings Program

HI529 — Hawaii's College Savings Plan

866-529-3343

hi529.com

¹Earnings on non-qualified withdrawals may be subject to federal income tax and 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.

²Eligible institutions include all post-secondary institutions that participate in federal student financial aid programs.

³Upromise is an optional program offered by Upromise, LLC, is separate from the Hawaii College Savings Program, and is not affiliated with the State of Hawaii. 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 a Hawaii College Savings Program account are subject to a \$50 minimum.

For more information about HI529-Hawaii's College Savings Program ("HI529"), call 866-529-3343 or visit www.hi529.com to obtain a Plan Disclosure Statement. Investment objectives, risks, charges, expenses, and other important information are included in the Plan Disclosure Statement; read and consider it carefully before investing.

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.

The State of Hawaii's College Savings Program Trust Fund (the "Trust") is a trust created by the State of Hawai'i. HI529 is administered by the Director of Finance of the Department of Budget and Finance on behalf of the State of Hawai'i. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including recordkeeping and administrative servicing agent. The Vanguard Group, Inc. serves as Investment Manager for the Plan. When you invest in HI529, you are purchasing Portfolio units issued by the Trust. Portfolio units are municipal securities and the value of the units will vary with market conditions. HI529's portfolios are municipal securities that will vary with market conditions.

Investment returns are not guaranteed, and you could lose money by investing in HI529. Account owners assume all investment risks as well as responsibility for any federal and state tax consequences.

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