



# ISave 529 is investing in you!

**College Savings Iowa® is now ISave 529™!** As part of our investment in your education savings, we've partnered with Vanguard, our long-standing Investment Manager, to make some exciting changes to your investment options.

On August 26, 2024, two new standalone Individual Investment Options were made available to all Account Owners. Additionally, for savers who are invested in the Aggressive Growth or Growth tracks of our Age-Based Investment Options, we introduced two new age-bands for Beneficiaries aged 15 and 17. Underlying investments in these age-based tracks are now specifically tailored to the Beneficiary's age every year from the age of 14 until college age. See below for more details.

## Individual Investment Options

Two new Individual Investment Options were made available beginning August 26, 2024:













































- Short-Term Bond Index Portfolio
- Total International Bond Index Portfolio

## Age-Based Investment Options

Two new age bands are added for Beneficiaries aged 15 and 17, and the Portfolios that comprise the Aggressive Growth Track and the Growth Track are updated for Beneficiaries aged 15-18. The purpose of these changes is to provide more frequent adjustments and a smoother transition from more aggressive asset allocations to more conservative asset allocations as the Beneficiary approaches college age. If you are invested in one of the age-based tracks shown in the table below, depending on the age of your Beneficiary as of August 23, 2024, these changes may result in some or all of your assets moving into a new Portfolio on or about August 23, 2024, as shown below.

Age-Based Savings Track	Beneficiary Age	From Portfolio (Prior to August 23, 2024)	Receiving Portfolio (Beginning August 26, 2024)
Aggressive Growth Track	15	Blended Growth	Moderate Growth
	16	Moderate Growth	Blended Moderate Growth
	17	Moderate Growth	Conservative Growth
	18	Conservative Growth	Blended Conservative Growth
Growth Track	15	Blended Moderate Growth	Conservative Growth
	16	Conservative Growth	Blended Conservative Growth
	17	Conservative Growth	Income
	18	Blended Conservative Growth	Blended Income

This is what our new Age-Based Investment Options look like:

Age of beneficiary	Aggressive Growth	Growth	Moderate Growth	Conservative Growth
0–5	 Aggressive Growth Portfolio 100% Stock	 Aggressive Growth Portfolio 100% Stock	 Growth Portfolio 80% Stock 20% Bond	 Moderate Growth Portfolio 60% Stock 40% Bond
6–7	 Aggressive Growth Portfolio 100% Stock	 Blended Aggressive Growth Portfolio 90% Stock 10% Bond	 Blended Growth Portfolio 70% Stock 30% Bond	 Blended Moderate Growth Portfolio 50% Stock 50% Bond
8–9	 Aggressive Growth Portfolio 100% Stock	 Growth Portfolio 80% Stock 20% Bond	 Moderate Growth Portfolio 60% Stock 40% Bond	 Conservative Growth Portfolio 40% Stock 60% Bond
10–11	 Blended Aggressive Growth Portfolio 90% Stock 10% Bond	 Blended Growth Portfolio 70% Stock 30% Bond	 Blended Moderate Growth Portfolio 50% Stock 50% Bond	 Blended Conservative Growth Portfolio 30% Stock 70% Bond
12–13	 Growth Portfolio 80% Stock 20% Bond	 Moderate Growth Portfolio 60% Stock 40% Bond	 Conservative Growth Portfolio 40% Stock 60% Bond	 Income Portfolio 20% Stock 80% Bond
14	 Blended Growth Portfolio 70% Stock 30% Bond	 Blended Moderate Growth Portfolio 50% Stock 50% Bond	 Blended Conservative Growth Portfolio 30% Stock 70% Bond	 Blended Income Portfolio 10% Stock 90% Bond
15	 Moderate Growth Portfolio 60% Stock 40% Bond	 Conservative Growth Portfolio 40% Stock 60% Bond	 Blended Conservative Growth Portfolio 30% Stock 70% Bond	 Blended Income Portfolio 10% Stock 90% Bond
16	 Blended Moderate Growth Portfolio 50% Stock 50% Bond	 Blended Conservative Growth Portfolio 30% Stock 70% Bond	 Income Portfolio 20% Stock 80% Bond	 Conservative Income Portfolio 75% Bond 25% Short-term reserves
17	 Conservative Growth Portfolio 40% Stock 60% Bond	 Income Portfolio 20% Stock 80% Bond	 Income Portfolio 20% Stock 80% Bond	 Conservative Income Portfolio 75% Bond 25% Short-term reserves
18	 Blended Conservative Growth Portfolio 30% Stock 70% Bond	 Blended Income Portfolio 10% Stock 90% Bond	 Blended Income Portfolio 10% Stock 90% Bond	 Conservative Income Portfolio 75% Bond 25% Short-term reserves
19+	 Income Portfolio 20% Stock 80% Bond	 Conservative Income Portfolio 75% Bond 25% Short-term reserves	 Interest Accumulation Portfolio 100% Short-term reserves	 Interest Accumulation Portfolio 100% Short-term reserves

● Stock ● Bond ● Short-term reserves

**If you have any questions, call 888-672-9116, business days from 7:00 a.m. – 8:00 p.m. CT. An ISave 529 plan representative will be happy to discuss these changes with you.**

ISave 529™ formerly College Savings Iowa® is an Iowa trust sponsored by the Iowa State Treasurer's Office. The Treasurer of the State of Iowa is responsible for overseeing the administration of ISave 529™. The Vanguard Group, Inc., serves as Investment Manager. Ascensus College Savings Recordkeeping Services, LLC, provides records administration services. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds.

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If you are not an Iowa taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits.

For more information about ISave 529, call 888-672-9116 or visit [ISave529.com](https://ISave529.com) to obtain a Program Description. Investment objectives, risks, charges, expenses and other important information are included in the Program Description; read and consider it carefully before investing.

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