

Apprenticeships & CollegeChoice Advisor 529

CollegeChoice Advisor 529 Savings Plan helps families save for future education in a tax-advantaged way. Funds can be used for registered **apprenticeship programs** and at any school that accepts federal financial aid, including: **tech, trade, 2-year, and 4-year institutions**. Earnings grow tax-deferred and Indiana residents may be eligible for a 20% tax credit.^{1,2}

Why CollegeChoice Advisor 529?

- Accounts have no age limit, so they may be used for adult learners as well as saving for a child's future education expenses.
- Assets in a CollegeChoice Advisor account can be used for qualified expenses such as fees, books, supplies, and equipment required for the beneficiary's participation in an apprenticeship program registered and certified with the U.S. Secretary of Labor.
- Indiana taxpayers who contribute to a CollegeChoice Advisor 529 Savings Plan may receive a 20% state tax credit worth up to \$1,500 (\$750 for married filing separately) per year.¹
- Assets in a CollegeChoice Advisor account do not impact eligibility for Indiana state scholarships, the 21st Century Scholars program, or means-tested benefits.

CollegeChoice Advisor
529 SAVINGS PLAN

Talk with your Financial Professional to learn more and visit collegechoiceadvisor529.com

¹ This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as rollovers to another state's 529 plan, federal nonqualified withdrawals, withdrawals used to pay elementary or secondary school tuition for a school outside of Indiana, or qualified education loan repayments as described in the Disclosure Booklet

² 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.

For more information about the CollegeChoice Advisor 529 Savings Plan (CollegeChoice Advisor), call 1.866.485.9413 or visit www.collegechoiceadvisor529.com to obtain a Disclosure Booklet, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Ascensus Broker Dealer Services, LLC. (ABD) is distributor of CollegeChoice Advisor.

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.

CollegeChoice Advisor is administered by the Indiana Education Savings Authority (Authority). ABD, the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services, and marketing. CollegeChoice Advisor's Portfolios invest in: (i) exchange-traded funds; (ii) mutual funds; (iii) separate accounts; (iv) a cash preservation account held in trust by the Authority at New York Life; and/or (v) an FDIC-insured omnibus savings account held in trust by the Authority at NexBank. Except for the Savings Portfolio, investments in CollegeChoice Advisor are not insured by the FDIC. Units of the Portfolios are municipal fund securities and the value of units will vary with market conditions.