

CollegeChoice **Advisor**
529 SAVINGS PLAN



CollegeChoice Advisor

Because their future is just ahead

Here are just a few ways in which a CollegeChoice Advisor 529 Savings Plan account can help you save — while you invest in your future student

Use your CollegeChoice Advisor account to...

Lower your taxes

Your investment grows tax deferred, so your money can work harder than in a taxable account. And when you do withdraw the money for a qualified, education-related expense, you don't pay federal or state taxes on it.*

Get a state tax credit

Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a CollegeChoice Advisor account, up to \$1,000 credit per year.**

Invest automatically

You've got lots to do, so put your CollegeChoice Advisor contributions on autopilot. It's easy to set up recurring contributions.†

Put your tax refund to work

If you get a tax refund, put it in your CollegeChoice Advisor account and invest in a student's future.

Give a gift

You can contribute \$18,000 if single/\$36,000 if married, filing jointly without incurring a gift tax. You may also want to take advantage of accelerated gifting by making up to five years' worth of gifts (\$90,000 if single/\$180,000 if married, filing jointly) at one time without incurring a gift tax.‡

Attend any eligible school

Your account's assets can be used at any eligible institution across the country, not just in Indiana. This includes 2- or 4-year colleges, graduate schools, vocational schools, or technical institutions.

And don't forget to...

Use your financial advisor's expertise for even more helpful suggestions on how to reach your college savings goals. Together, you can help make the dream of higher education a reality.

Invite family and friends to help save for college with Ugift®

Ugift — Give College Savings is the easy, online way to invite family and friends to contribute to your CollegeChoice Advisor account in place of a traditional gift. It's a perfect way to let your social network celebrate milestones with one of the most lasting presents a student may ever receive — the gift of college savings. Use Ugift for birthdays, religious celebrations, holidays, or any special occasion!

*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.

**This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances such as a rollover to another state's 529 plan, a non-qualified withdrawal, or a withdrawal for K-12 tuition expenses at a school outside of Indiana, or a qualified education loan repayment as described in the Disclosure Booklet.

† A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

‡ In the event the contributor does not survive the five year period, a pro-rated amount will revert back to the contributor's taxable estate.



CollegeChoice Advisor 529 Savings Plan

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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 securities and the value of the units will vary with market conditions.

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

Ugiff is a registered service mark. All other marks are the exclusive property of their respective owners.

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

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