

Point them in the right direction

CollegeChoice Advisor 529 Savings Plan makes it easy

CollegeChoice**Advisor**
529 SAVINGS PLAN

Recognizing the need, presenting a solution

College costs keep rising: For 2017–2018, tuition and fees for a year at an Indiana four-year, in-state public college averaged \$10,230; one year at a private four-year college averaged \$36,890.¹

The CollegeChoice Advisor 529 Savings Plan (CollegeChoice Advisor) lets clients save for their children's future while benefiting from tax-advantaged investing.

Help your clients with tax-smart investing

Tax benefits: Contributions grow federal tax-deferred and withdrawals are tax-free when used for qualified higher education expenses (including tuition, certain room and board costs, and books, required fees or supplies, and computers.)²

Special Indiana tax benefit: Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to CollegeChoice Advisor, up to a maximum yearly credit of \$1,000.³

Gift tax benefits: Contribute up to \$15,000 annually (\$30,000 if married, filing jointly) without incurring gift tax consequences.

Estate planning: A single \$75,000 contribution (\$150,000 if married, filing jointly) can be treated as if it was made over five years without incurring a federal gift tax.⁴

CollegeChoice Advisor offers even more

Flexibility: 21 investment options managed by ten investment managers let you create the plan that works best for your client's financial goals.

Control: Your client controls the account assets—including when money is withdrawn and how it is used.

High maximum: Your client can contribute up to \$450,000 for all accounts per beneficiary.

			
			
			



Our sales support is here to assist you

Indiana-based support:

A CollegeChoice Advisor Field Representative is available for your questions and requests. There are seminar presentations throughout the year. Call **1.866.485.9419** to schedule an appointment.

Dedicated in-house sales team:

1.866.485.9419 gets you to Sales Support phone representatives for product support, marketing materials, and sales initiatives.

Promotional and enrollment

materials: There is support for your sales efforts, with seasonal promotional campaigns and marketing materials.

Secure website for online support:

Go to collegechoiceadvisor529.com for everything that you need.

¹ In inflation-adjusted dollars. The College Board, *Trends in College Pricing*, 2018.

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

³ 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.

⁴ 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.

Featuring a competitive commission schedule⁵

Class A units

- Offers an annual distribution and marketing fee of 0.25% and a competitive front-end sales charge schedule
- Pricing on the commission is not dependent on the equity weighting for the Year of Enrollment Portfolios

Purchase Amount	Equity Portfolios		Fixed Income Portfolios	
	As a % of Public Offering Price	Dealer Commission* as a % of Public Offering Price	As a % of Public Offering Price	Dealer Commission* as a % of Public Offering Price
Up to \$49,999	5.25%	4.75%	3.75%	3.25%
\$50,000 – \$99,999	4.50%	4.00%	3.75%	3.25%
\$100,000 – \$249,999	3.50%	3.00%	3.25%	2.75%
\$250,000 – \$499,999	2.50%	2.00%	2.25%	1.75%
\$500,000 – \$999,999	2.00%	1.75%	1.75%	1.50%
\$1,000,000+	0%	1.00%**	0%	1.00%**
*In addition to the Dealer Commission specified in the chart, the Program Manager may make additional payments to selected Financial Advisors for certain promotional and distribution activities.				
**The Program Manager will pay, from its own resources, a Dealer Commission to the Financial Advisor on aggregate contributions of \$1,000,000 or more.				

Class C units

- No front-end sales charge with a 1.00% dealer commission
- One-year contingent-deferred sales charge of 1.00%
- Annual trail commission of 1.00% after the 13th month
- Offers an annual distribution and marketing fee of 1.00%
- All existing and new C share lots will now convert automatically to A class shares after 7 years
- Conversions will not count towards the twice per year exchange limit
- All C to A automated conversions will be done commission-free

⁵ Does not apply to the Savings Portfolio or the Capital Preservation Portfolio. See Disclosure Statement.

For more information about the CollegeChoice Advisor 529 Savings Plan (CollegeChoice Advisor), contact your financial advisor, call 1.866.485.9413, or visit collegechoiceadvisor529.com to obtain a Disclosure Statement, which includes investment objectives, risks, charges, expenses, and other important information; 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.

CollegeChoice Advisor is administered by the Indiana Education Savings Authority (Authority). Ascensus Broker Dealer Services, LLC ("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, or (iv) 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.

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

Phone support

Sales Support:

1.866.485.9419

8:30 a.m. – 5:00 p.m. ET

Client Service:

1.866.485.9413

8:00 a.m. – 8:00 p.m. ET

Online access

clientservice@collegechoiceadvisor529.com

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Mailing address

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Overnight mail

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