



The Smart Family's Guide to Saving for College

As the cost of college continues to rise, some families may be wondering if investing in a college education is worth the expense. Our answer is an unequivocal "yes."

College is a smart investment that can yield a lifetime of rewards. And investing in a CollegeChoice Advisor 529 Savings Plan is one of the ways to build college savings while minimizing student loan debt.



Going to college pays off in many ways ”

GOING TO COLLEGE IS SMART

Greater Lifetime Earnings

Over a lifetime, the average difference between a high school and college graduate's wages is \$1 million.¹

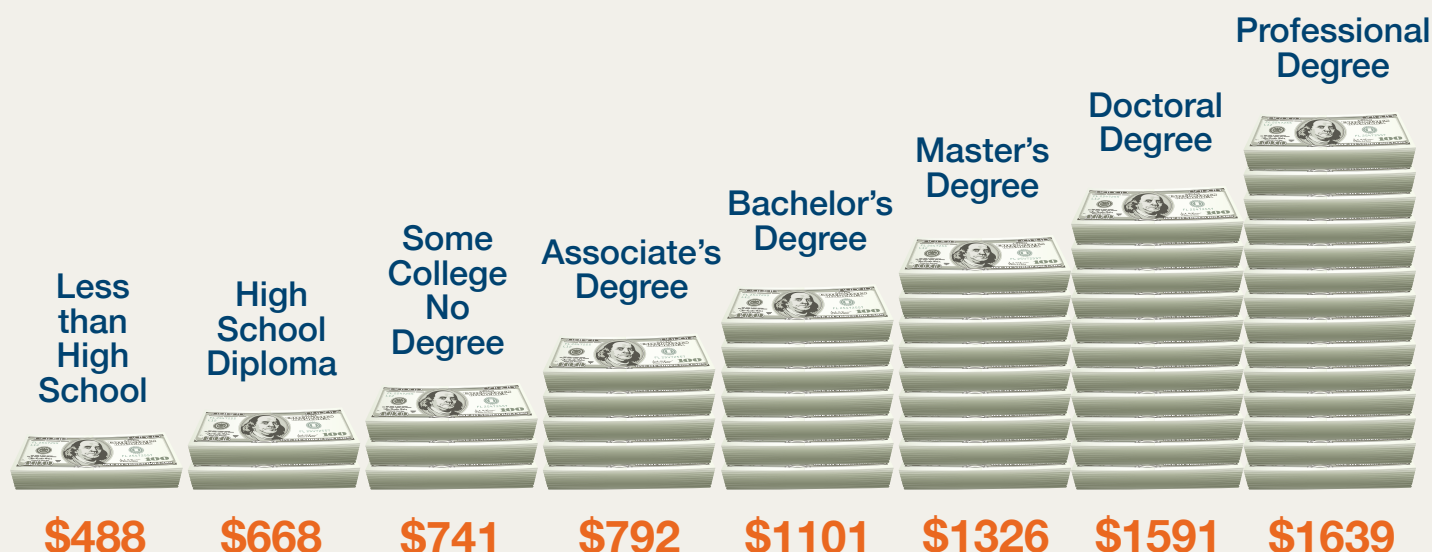
Less Unemployment

College graduates have an unemployment rate that's one-quarter the rate of those ages 20-24 who did not go to college.¹

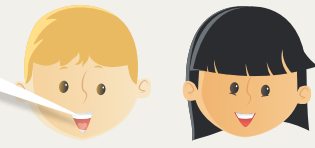
Better Quality of Life

College graduates are more likely to have good health and create more opportunities for their children.²

MEDIAN WEEKLY EARNINGS BY HIGHEST EDUCATION ATTAINMENT ¹

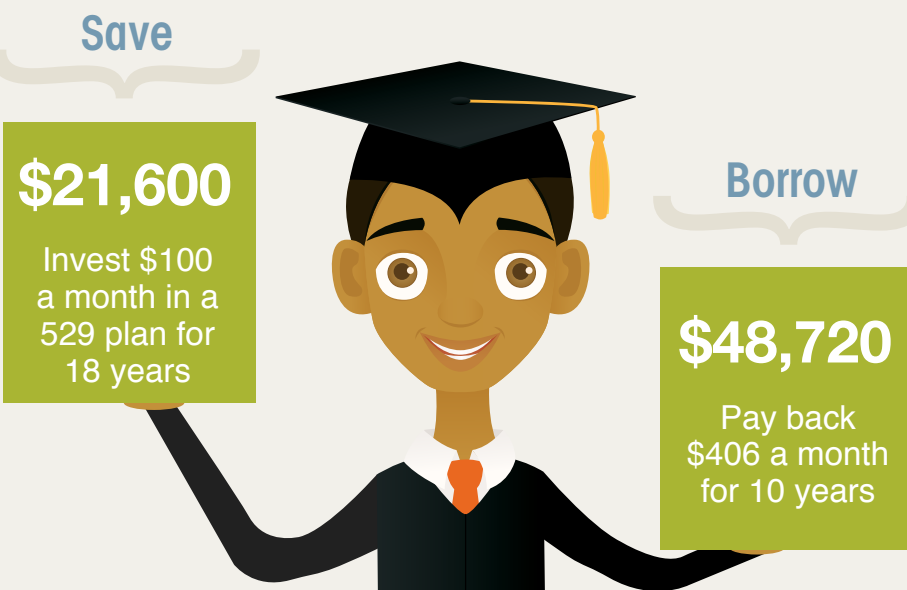


The math is simple: The more you save for college, the less debt your children could have when they graduate. ”



SAVING FOR COLLEGE IS SMART

Two ways to get to \$35,000 for college³



³ This hypothetical example is for illustrative purposes only and assumes a 5% annual rate of return with no withdrawals made during the the period shown. It does not represent an actual investment in any particular 529 plan and does not reflect the effect of fees and expenses. Your actual investment return may be higher or lower than shown. The loan repayment terms are also hypothetical.



Start investing in CollegeChoice Advisor ”

INVESTING IN A 529 PLAN IS SMART

Tax-Free Withdrawals

of your savings for qualified education expenses.⁴

A state income tax credit

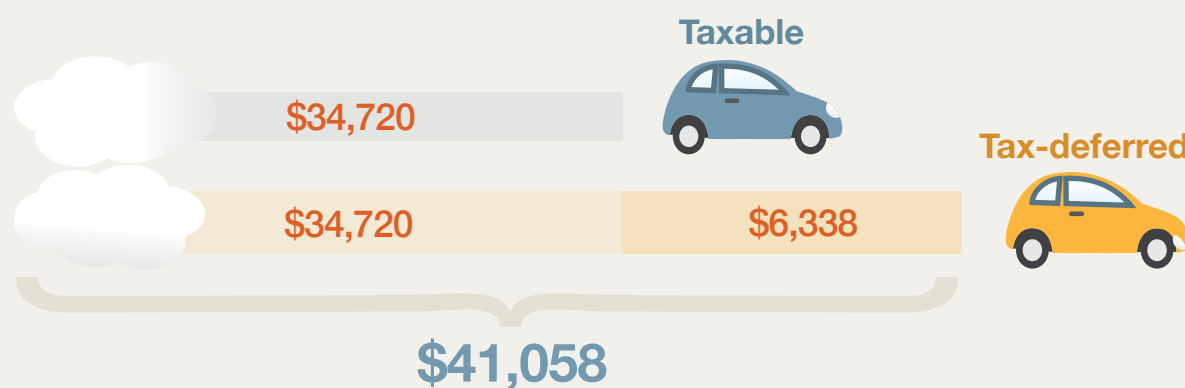
on your contributions if you're an Indiana taxpayer.⁵

Full control of the account

in case you need the funds for an emergency.⁴

TAX ADVANTAGES CAN MAKE YOUR DOLLARS GROW FASTER

529 plans are tax-advantaged. That means your savings can potentially grow faster than in a similar taxable account. For example, if you started an account with \$2,500 and contributed \$100 every month for 18 years, at a 5% annual rate of return, you could potentially earn \$6,338 more.⁶



⁶ 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. Actual investment returns may be higher or lower than those shown.

Contact your financial advisor to invest in CollegeChoice Advisor!

See the reverse side for important legal disclosure.

¹ Bureau of Labor Statistics, Current Population Survey, 2015

² Education Pays, 2013, The College Board.

⁴ 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.

⁵ This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as rollover to another state's qualified tuition program or a non-qualified withdrawal.

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CollegeChoice Advisor 529 SAVINGS PLAN

For more information about the CollegeChoice Advisor 529 Savings Plan ("CollegeChoice Advisor"), contact your financial advisor, call 1.866.485.9413, or visit www.collegechoice529advisor.com to obtain a Disclosure Statement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Ascensus Broker Dealer Services, Inc. ("ABD") is Distributor of CollegeChoice Advisor.

If you are not an Indiana Taxpayer, 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; or (iii) an FDIC-insured omnibus savings account held in trust by the Authority at Sallie Mae Bank. 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.

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