



# Their future starts today

We all want to give our children the best chance to succeed. And for many, the keystone of that success is a good education.

Start planning for tomorrow's educational needs today with the CollegeChoice Advisor 529 Savings Plan. It's a great way of making the goal of paying for education a reality. It's also a tax-advantaged, flexible method to save, with both immediate and long-term benefits, including:

## Tax benefits

- Earnings grow tax-deferred (both federal and state)
- Qualified withdrawals are tax-free (federal and state)<sup>1</sup>
- Credit is now available to single, married filing jointly, and married filing separately taxpayers
- Contributions are eligible for an Indiana state income tax credit of 20%, up to a \$1,500 maximum yearly credit (\$750 if married filing separately)<sup>2</sup>

## Investment benefits

- A range of investment selections, managed by some of the country's leading asset managers

## Control

- You, the account owner, maintain control of the assets and decide when and where they're used

## Flexibility

- Assets can be used for a number of qualified expenses, including tuition, room and board, books, fees and computer-related costs at any eligible college, university, or institution of higher education, including vocational schools nationwide
- Assets can also be used to pay K-12 Tuition within Indiana, as well as certain expenses for registered apprenticeship programs

- Automatic investment option: Small monthly contributions can potentially add up over time<sup>3</sup>
- Any U.S. citizen or resident alien — including grandparents, friends, and family members — can open an account and/or contribute
- Ugift® — Give College Savings, an innovative way for family and friends to celebrate with gift contributions to your child's CollegeChoice Advisor account

Please call me today so I can help you save for college with the CollegeChoice Advisor 529 Savings Plan

[www.collegechoiceadvisor529.com](http://www.collegechoiceadvisor529.com)

**CollegeChoice** Advisor  
529 SAVINGS PLAN

<sup>1</sup> Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. Tax and other benefits are contingent on meeting other requirements and certain other withdrawals are subject to federal, state, and local taxes.

<sup>2</sup> 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.

<sup>3</sup> A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

**For more information about the CollegeChoice Advisor 529 Savings Plan (CollegeChoice Advisor), call 1.866.485.9413 or visit [www.collegechoiceadvisor529.com](http://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.

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.

Ugift is a registered service mark.

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