Dear Valued Client:

College is one of the most significant events in a person’s life, and 529 education savings plans are one of the best ways for parents and grandparents to save for a child’s education.

As someone who specializes in helping families save for college, {(I/we)} would like to sit down with you to review the tax benefits, investment options, and additional savings options that come with the CollegeChoice Advisor 529 Savings Plan.

Key highlights of the plan include the following:

* Contributions into the plan are eligible for an Indiana state tax credit of 20%, up to $1,000 per year.\*
* Account assets grow free from federal taxes
* Distributions used for qualified 2 – or 4 – year college, university, vocational school, technical institute, K-12 school, or apprenticeship program are free from federal and Indiana state income taxes.\*\*
* You have access to a wide range of investment selections managed by well-known investment managers.
* You control the account and can change the beneficiary name on the account at any time.\*\*\*
* Celebrate a child’s milestones with Ugift®, where loved ones make gift contributions to a child’s 529 plan.

{(I/we)} want to help you get started on saving for education. Please call {(me/us)} today at {Phone #} to schedule a convenient time for us to meet to discuss all the plan benefits that are available to you.

Sincerely,

[Financial Advisor]

P.S. You can open a CollegeChoice Advisor 529 Savings Plan account for as little as $25. You’d be surprised how quickly making regular contributions to your account can potentially add up!\*\*\*\* Call today for details.

\* 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 or a non−qualified withdrawal. Indiana taxpayers may receive up to $500 in state income tax credits for contributions used to pay for Indiana K−12 tuition, and up to $1,000 in state income tax credits when combined with contributions intended for qualified higher education expenses.

\*\* 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. The availability of tax or other state benefits, such as financial aid, scholarship funds and protection from creditors, may be contingent on meeting other requirements.

\*\*\* The new beneficiary must be a "Member of the Family" of the original beneficiary. For more information, including a definition of "Member of the Family," please see the Disclosure Statement.

\*\*\*\* An investment plan of regular investment does not guarantee a profit or protect against a loss in a declining market.

\*\*\*\*\*If using 529 plan funds for elementary or secondary tuition expenses, funds must be used at an elementary or secondary school located within Indiana only.

**For more information about the CollegeChoice Advisor 529 Savings Plan, contact me, call 866−485−9413 or visit** [**www.collegechoiceadvisor529.com**](http://www.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, 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 fund 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.**

332300-ES-INA-CCA Prospecting Letter Update