

# Their future is just ahead

Prepare for it with CollegeChoice Advisor



CollegeChoice**Advisor**  
529 SAVINGS PLAN

## A future filled with unlimited potential

Education can make a big difference in a child's life, from potentially greater lifelong earnings to a better quality of life. But tomorrow's education costs requires careful planning today; whether a child will be ready in 5, 10, or even 15 years, a tuition bill will be due before you know it. That's why CollegeChoice Advisor can be a great way to save.

## The smart way to save

CollegeChoice Advisor is a 529 education savings plan—a tax-advantaged program to help you save for tuition, certain room and board costs, books, supplies, laptops/computers and other qualified higher education expenses.

There are important tax benefits available to you with a 529 savings plan: your assets grow tax-deferred and when you're ready to withdraw your money for a qualified education expense, it is free from federal and state taxes.\*



### Tax-deferred assets can help your money work harder

Wondering about the impact of tax-deferred versus taxable assets? If you made an initial investment of \$2,500 and contributed \$200 each month for 18 years, a tax-deferred account could potentially have \$75,977.93 versus only \$66,821.66 in a taxable account. That's \$9,156 more for college.†

† Assumptions: \$2,500 initial investment with subsequent monthly investments of \$200 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer has a 24% Federal income tax rate for all options at the time of contributions and distribution.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.

# CollegeChoice Advisor: Benefits for you and your student

**Availability:** Anyone can contribute to the plan, the beneficiary can be any age and live in any state, and you can participate in the plan regardless of your income level.

**Tax benefits:** Earnings grow tax-deferred and your qualified withdrawals are tax-free.\*

In addition, Indiana taxpayers may be eligible for a state income tax credit of 20% of contributions to a CollegeChoice Advisor account, up to \$1,500 credit annually (\$750 for married filing separately)\*\*

**Gift- and estate-tax advantages:** Contribute up to \$18,000 per beneficiary annually (\$36,000 for couples filing jointly) with no gift-tax consequence; or take advantage of a \$90,000 contribution (\$180,000 for couples filing jointly) that can be treated as if it was made over a five-year period.†

**Withdrawals:** Use at any eligible public or private college/university, undergraduate or graduate program, qualified K-12 expense\*\*\* (up to \$10,000 per year/student), eligible vocational school or trade school, or any apprenticeship that is registered and certified with the Secretary of Labor.

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\* 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.

\*\*\* Investments for CollegeChoice Advisor are not designed for K-12 savings, and a withdrawal to pay K-12 tuition expenses at a school outside of Indiana may require the recapture of any Indiana state income tax credits previously claimed from the account owner (not the contributor), as described in the Disclosure Booklet.

† 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.



## Investments to meet your goals

It's all about choice. Everyone has a different time horizon, risk tolerance, and overall financial plan. That's why CollegeChoice Advisor features a range of twenty two investment options by some of the country's leading investment managers. The variety of styles and asset classes will let you and your financial professional choose the investment option or options that will help you meet your specific financial goals.

There are three categories of investment options:

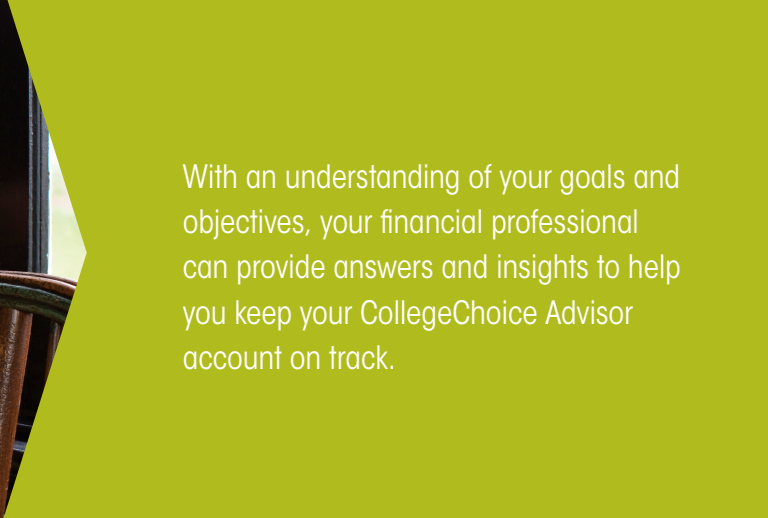
### Year of Enrollment Portfolios

This popular approach to college investing features eight Portfolios that invest in a number of managers. These one-stop investment Portfolios are based on the year a beneficiary is scheduled to enter college.

- Seven Year of Enrollment Portfolios offer a range of time periods from which to choose, including a College Portfolio for shorter-term enrollment horizons.
- Each Portfolio will automatically shift its asset allocation from a more aggressive mix of investments to one that is more conservative as the beneficiary approaches college age.

 <b>AMERICAN FUNDS®</b> <small>From Capital Group</small>	 <b>iShares</b> <small>by BLACKROCK®</small>	 <b>Scout Investments</b> <small>AN AFFILIATE OF CARILLON TOWER ADVISERS</small>	 <b>DIAMOND HILL</b> <small>CAPITAL MANAGEMENT</small>
 <b>Dimensional</b>	 <b>NEW YORK LIFE</b>	 <b>NEXBANK™</b>	<b>PIMCO</b>
 <b>charles SCHWAB</b>	 <b>T. Rowe Price</b> <small>INVEST WITH CONFIDENCE</small>	 <b>Vanguard</b>	





With an understanding of your goals and objectives, your financial professional can provide answers and insights to help you keep your CollegeChoice Advisor account on track.

### Individual Portfolios

Choose from twelve Individual Portfolios to create a personalized investment mix.

- Each Portfolio is invested in a single underlying investment.
- Underlying investments of the Portfolios are managed by a number of leading investment firms.

### Savings Portfolio and Capital Preservation Portfolio

- A NexBank savings account that is FDIC-insured.\*
- New York Life Capital Preservation Portfolio

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\* Except for the Savings Portfolio, investments in CollegeChoice Advisor are not insured by the FDIC.

FDIC-insurance is provided for the Savings Portfolio only, which invests in an FDIC-insured omnibus savings account held in trust by the Authority at NexBank. Contributions to and earnings on the investments in the Savings Portfolio are insured by the FDIC on a pass-through basis to each account owner up to the maximum amount set by federal law — currently \$250,000.

The amount of FDIC insurance provided to an account owner is based on the total of: (a) the value of an account owner's investment in the Savings Portfolio; and (b) the value of all other accounts held by the account owner at NexBank, as determined by NexBank and FDIC regulations.

# Saving for education is easier when you have help

## Ugift®

Put education savings on your wish list with this easy-to-use online feature! Ugift lets you invite family and friends to celebrate birthdays, holidays, graduations, and other occasions with a gift contribution to your CollegeChoice Advisor account. This could be one of the most meaningful gifts of all — help toward their education.

1



Suggest a 529 gift contribution to family and friends

2



They send a contribution

3



Those gifts are invested in your account



Upromise® helps families save for education.\* With access to saving strategies, simple savings tools, and unique savings offers, Upromise can help you accelerate your education savings every day. When you join Upromise, you become a member of a community of like minded individuals who share a common goal: saving for education.

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\* Upromise is an optional program offered by Upromise, Inc., is separate from the CollegeChoice Advisor 529 Savings Plan, and is not affiliated with the State of Indiana. Terms and conditions apply to the Upromise program. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to a CollegeChoice Advisor Savings account are subject to a \$50 minimum and are not eligible for the Indiana state income tax credit.



## You, your financial professional, and CollegeChoice Advisor: Working together

The expertise and insights that your financial professional brings to the table can be invaluable in helping the benefits offered by CollegeChoice Advisor take your education savings even further. Together, you can clarify your investment goals and chart a course to help achieve them.

### **Your financial professional can help you**

CollegeChoice Advisor was designed so that you and your financial professional can work together to clarify your education savings goals and create a plan to help achieve them.



## CollegeChoice Advisor 529 Savings Plan

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1.866.485.9413

[clientservice@collegechoiceadvisor529.com](mailto:clientservice@collegechoiceadvisor529.com)

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



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

**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, and (iv) an FDIC-insured omnibus savings account held in trust by the Authority at NexBank. 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.**