

A contribution has been made to your college savings plan account.

To:

From:

Message:

CollegeChoiceAdvisor
529 SAVINGS PLAN

www.ccadvisor529.com



Open the door to your grandchild's college education with a gift contribution to a CollegeChoice Advisor account.

The CollegeChoice Advisor 529 Savings Plan is a loving gift for the grandchild in your life.

Present this gift certificate to your grandchild to let them know how important they are to you.

To use the CollegeChoice Advisor Gift Certificate:



Print

and fill in the gift certificate above



Cut

the page along the dotted line



Present

the gift certificate to your grandchild

For more information about the CollegeChoice Advisor 529 Savings Plan ("CollegeChoice Advisor"), contact your financial advisor, call 1.866.485.9413, or visit 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. Upromise Investments, Inc. ("UII") is Distributor of CollegeChoice Advisor.

If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

CollegeChoice Advisor is administered by the Indiana Education Savings Authority (Authority). UII, 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. UII and Sallie Mae Bank are affiliates. 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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Below is important information that supplements this document.

1. The Municipal Securities Rulemaking Board (the MSRB) has recently amended its rule governing certain required disclosure on municipal fund security product advertisements, including those relating to qualified tuition programs (529 plans). As a result of these changes, the below information replaces the similar information on this document:

“consider before investing 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 such state’s qualified tuition program.”

2. Effective for tax year 2018, the IRS has increased the amount of the annual gift tax exclusion from \$14,000 (\$28,000 for a married couple) to \$15,000 (\$30,000 for a married couple). You can also contribute up to \$75,000 per beneficiary in a single year (up to \$150,000 for married couples) to take advantage of five years’ worth of federal tax-free gifts at one time. The gift will be prorated over five years. In the event the donor does not survive the five-year period, a prorated amount will revert back to the donor’s taxable estate.