

Indiana529

Advisor Savings Plan



Because *their future*
is just ahead.

Here are just a few ways in which an Indiana529 Advisor Savings Plan account can help you save—while you invest in your future student.

Use your Indiana529 Advisor account to ...

Lower your taxes

Your investment grows tax deferred, so your money can work harder than in a taxable account. And when you do withdraw the money for a qualified, education-related expense, you don't pay federal or state taxes on it.¹

Get a state tax credit

Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to an Indiana529 Advisor account, up to \$1,500 (\$750 for married filing separately) credit per year.²

Invest automatically

You've got a lot to do, so put your Indiana529 Advisor contributions on autopilot. It's easy to set up recurring contributions.³

Put your tax refund to work

If you get a tax refund, put it in your Indiana529 Advisor account and invest in a student's future.

Give a gift

You can contribute \$19,000 if single/\$38,000 if married, filing jointly without incurring a gift tax. You may also want to take advantage of accelerated gifting by making up to 5 years' worth of gifts (\$95,000 if single/\$190,000 if married, filing jointly) at one time without incurring a gift tax.⁴

Attend any eligible school

Your account's assets can be used at any eligible institution across the country, not just in Indiana. This includes 2- or 4-year colleges, graduate schools, vocational schools, or technical institutions.





And don't forget to ...

Use your financial advisor's expertise

Together, you can help make the dream of education a reality. Your financial advisor can offer even more helpful suggestions on how to reach your education savings goals.

Invite family and friends to help save for college with Ugift®

Celebrate milestones with one of the most lasting gifts a student may ever receive - the gift of education savings. With Ugift, you can easily invite your social network to contribute to your Indiana529 Advisor account in place of a traditional gift. Use Ugift for birthdays, religious celebrations, holidays, or any special occasion!

¹Earnings on nonqualified 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.

²This 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, education loan repayments, or rollovers to a Roth IRA account, as described in the Disclosure Booklet.

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

⁴In the event the donor does not survive the 5-year period, a pro-rated amount will revert to the donor's taxable estate. For more information, consult your tax advisor or estate-planning attorney.

Indiana529 Advisor Savings Plan

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For more information about the Indiana529 Advisor Savings Plan (Indiana529 Advisor), call 1-866-485-9413 or visit [Indiana529advisor.com](https://indiana529advisor.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.

Indiana529 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. Indiana529 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 Indiana529 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.

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