

Your family & CollegeChoice 529

CollegeChoice 529 Direct Savings Plan helps families save for future education in a tax-advantaged way. Funds can be used at any school that accepts federal financial aid, including: tech, trade, 2-year, 4-year, and registered apprenticeship programs. Earnings grow tax-deferred and Indiana residents may be eligible for a 20% tax credit.

Why CollegeChoice 529?

- Assets in a CollegeChoice account do not impact eligibility for state scholarships, the 21st Century Scholars program, or means-tested benefits.
- Indiana taxpayers who contribute to a CollegeChoice 529 Savings Plan may receive a 20% state tax credit worth up to \$1,000 (\$500 for married filing separately) per year.*
- Enroll online and start saving with as little as \$10.

Learn more & enroll at collegechoicedirect.com

For more information about the CollegeChoice 529 Direct Savings Plan, call 1.866.485.9415 or visit www.collegechoicedirect.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 529 is administered by the Indiana Education Savings Authority (Authority). Ascensus Broker Dealer Services, LLC (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 529's Portfolios invest in: (i) mutual funds; (ii) a stable value account held in trust by the Authority at Vanguard; and/or (iii) an FDIC-insured omnibus savings account held in trust by the Authority at NexBank. 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 529. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

* 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.

CollegeChoice 529^{*}
DIRECT SAVINGS PLAN