













## CollegeChoice 529 DIRECT SAVINGS PLAN

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Saving now is the best way to be prepared for the college education in your future. Indiana has a 529 college savings program with significant tax benefits to help make saving even easier. Visit www.collegechoicedirect.com to learn more.



You're not on your own. You can learn more about different colleges and saving for college at the following websites:

www.collegeboard.com

www.collegesavings.org

www.finaid.org

www.upromise.com







There's an easy way to save for college almost every time you shop.

Through Upromise, a free rewards service, hundreds of America's leading companies help you save for college by giving you back a percentage of your qualified spending with them.\*

Many of your favorite brands and companies you rely on every day are part of the Upromise service. You can save for college:

- At more than 40,000 retail stores and services
- At more than 21,000 grocery and drug stores
- At McDonald's® and more than 8,000 other participating restaurants
- With more than 550 leading online retailers and travel websites
- And more!

Visit www.collegechoicedirect.com and click on the Upromise logo for more information or to enroll in the service for free at any time.

\*Upromise rewards is an optional online service offered by Upromise, Inc., is seperate from CollegeChoice 529 Direct Savings Plan, and is not affiliated with the State of Indiana. Specific terms and conditions apply. Participating companies, contribution levels, terms and conditions subject to change without notice.

For more information about the CollegeChoice 529 Direct Savings Plan, call 1.866.485.9415 or visit www.collegechoicedirect.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. Distributor and Underwriter.

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 529 Direct Savings Plan (the Plan) is administered by the Indiana Education Savings Authority. Upromise Investments, Inc. serves as the Program Manager and Upromise Investment Advisors, LLC, provides investment advisory services and recordkeeping and administrative services. Upromise Investments, Inc. and Upromise Investment Advisors, LLC have overall responsibility for the day-to-day operations, including effecting transactions and marketing and distribution of the Plan. Dodge & Cox Funds; Frontegra Asset Management, Inc.; The Vanguard Group, Inc.; and Western Asset serve as Investment Managers for the Plan. The Plan's portfolios, although they invest in mutual funds are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed, and you could lose money by investing in the Plan.

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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.

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