

Help your employees get the benefit of saving for college

Now you can:

- Help a child save for higher education
- Make your benefits more competitive
- Do both without spending money on new systems or burdening your HR/Payroll departments

All of these benefits are available through a new payroll deduction program that can help your employees save for their children's or grandchildren's higher education: Indiana's **CollegeChoice 529 Direct Savings Plan**.

With CollegeChoice 529, employees can contribute as little as \$10 per pay period, a small amount for the satisfaction of helping a child have a better future.¹ This valuable benefit costs nothing to implement, and is simple for your HR or Payroll department to administer.

Give your employees a benefit that can help their children move closer to affording a college education: CollegeChoice 529.

An Institutional Relationship Manager is here to help

A local Institutional Relationship Manager can help before and after you put a plan in place, by:

- Talking with you and your HR/Payroll departments about how to initiate a 529 payroll deduction program
- Educating your employees at a seminar or at a benefits fair about the importance of saving for college

Contact us

To schedule a visit from an Institutional Relationship Manager:

Submit: An online request at indianas529.com (**Upcoming Events**)

Email: indianaemployer@ascensus.com

For more information or for additional literature:

Visit: indianas529.com

Call: **1.866.485.9383, Monday – Friday, 8 a.m. to 8 p.m. Eastern time**

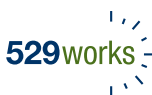


Everything you need for payroll deduction

In this kit, you'll find all the information you need to get started:

- CollegeChoice 529 literature
- Why 529 plan payroll deduction is a smart benefit
- Step-by-step instructions on implementing the program
- Employee payroll deduction enrollment procedures

¹ A plan of regular investment cannot assure profit or protect against a loss in a declining market.



The benefit of 529 plans — with less paperwork, cost, and effort.

CollegeChoice 529*
DIRECT SAVINGS PLAN

See reverse for important legal information

For more information about the CollegeChoice 529 Direct Savings Plan (“CollegeChoice 529”), 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. Ascensus Broker Dealer Services, Inc. (“ABD”) is Distributor of CollegeChoice 529.

Please Note: 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. You also should consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state’s 529 plan(s), or any other 529 plan, to learn more about those plans’ features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

CollegeChoice 529 is administered by the Indiana Education Savings Authority (Authority). 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; or (ii) an FDIC-insured omnibus savings account held in trust by the Authority at Sallie Mae Bank. Except for the Savings Portfolio, investments in CollegeChoice 529 are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of 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 529. 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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