

CollegeChoice529[★]

DIRECT SAVINGS PLAN



Big plans start with a simple choice.



Make the decision to plan for a child's future

Start planning for the future by opening a CollegeChoice 529 account for the student in your life.

- 1 Learn:** Go to collegechoicedirect.com and download an Enrollment Kit, including a Disclosure Statement. Read the detailed information carefully before investing.
- 2 Choose:** Decide which investment approach is best for you.
- 3 Enroll:** Click on the "Enroll" button and fill in the information that is requested.

Saving for college

A college education may be more than a few years away, but saving for it takes careful planning right now. You and your beneficiary need a plan that's smart, flexible, and affordable—CollegeChoice 529.

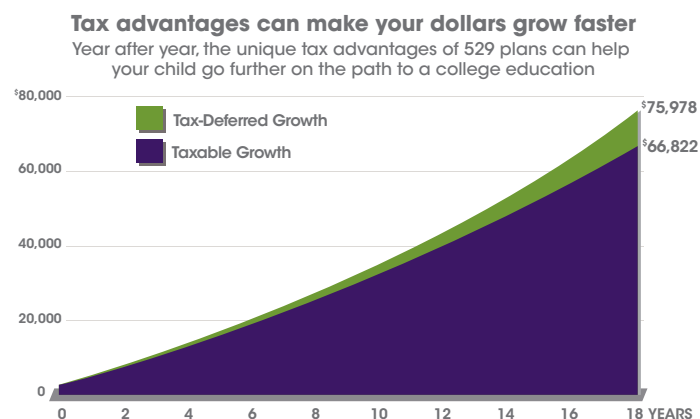
529 college savings plans are designed to help you save for college tuition, certain room and board costs, books, supplies, computers, and other qualified higher education expenses. They can help your beneficiary afford college—while providing you with:

- Tax-deferred earnings
- Tax-free qualified withdrawals¹
- Control over how assets are used
- Gift tax and estate planning benefits

Making your money work harder

A 529 plan account's earnings grow tax-deferred and qualified withdrawals are tax-free.¹ Those tax advantages can potentially add up over time.

As you can see in the hypothetical chart below, the difference between tax-free and taxable growth can be significant. If an investor opened a 529 plan account with an initial investment of \$2,500 and



contributed \$200 every month for 18 years, there could be over \$9,100 more for qualified education expenses than the same investment in a taxable account.²

The smart way to plan for college

CollegeChoice 529 is ...

Affordable

- Low minimum: Open an account for as little as \$10.
- High maximum: Contribute up to a total of \$450,000.³
- Low cost: No annual fee for Indiana taxpayers; investment options have asset-based fees ranging from 0.18% - 0.82%.

Tax-smart

- Tax-deferred earnings
- Federal and state tax-free qualified withdrawals¹
- Special tax credit for Indiana residents⁴
- Gift tax and estate planning benefits

Flexible

- Range of investment options: Choose an investment that suits your financial goals.
- Use assets at any eligible 2- or 4-year college, trade, or vocational school around the country, not just in Indiana.
- Save at work through payroll direct deposit (where available), with a minimum of \$10 per pay period.

¹ Earnings on non-qualified 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.

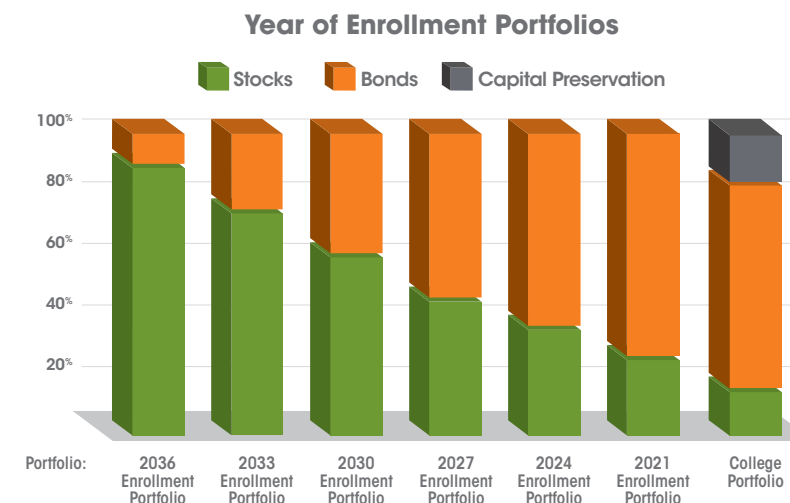
² Assumptions: \$2,500 initial investment with subsequent monthly investments of \$200 for a period of 18 years; annual rate of return on investment of 5% and no funds withdrawn during the time period specified; taxpayer has a 24% Federal income tax rate for all options at the time of contributions and distribution. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes payable upon distribution. Actual investment returns may be higher or lower than those shown.

Investment choices that fit your needs

Whether you're a hands-on investor or prefer a one-stop portfolio, CollegeChoice 529 has investment options for you.

Year of Enrollment Portfolios: One-stop investing

Make investing even simpler by selecting an investment option that automatically rebalances as your child nears college enrollment.



Individual Portfolios: Choose your own

A range of investment styles from these respected money managers lets you choose the mix of investments that best suits your financial goals and time horizon.

DODGE & COX FUNDS



You could lose money by investing in a portfolio which includes the Vanguard Short-Term Reserves Account which in turn invests in the Vanguard Federal Money Market Fund as well as Funding Agreements and Synthetic Investment Contracts (SICs). Although the money market fund in which your investment option invests (the "underlying fund") seeks to preserve its value at \$1.00 per share, the underlying fund cannot guarantee it will do so. An investment in this investment option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund's sponsor has no legal obligation to provide financial support to the underlying fund, and you should not expect that the sponsor will provide financial support to the underlying fund at any time.

The Year of Enrollment Portfolios' investment in the Stable Value Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

³ This amount is per beneficiary for accounts in all 529 plans sponsored by the State of Indiana.

⁴ Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a CollegeChoice 529 account, up to \$1,000 credit per year. This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state's 529 plan or a non-qualified withdrawal.

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More ways to save

Ugift®

Invite family and friends to help you save by celebrating holidays, birthdays, graduations, and other milestones with the gift of college savings. An easy, online process lets loved ones give gift contributions which are then invested into your CollegeChoice 529 account.



1 Suggest a 529 gift contribution to family and friends



2 They send a contribution



3 Those gifts are invested in your account



This free service helps families earn money for college from everyday purchases: shopping online, dining out, and much more. To learn more and to join, visit collegechoicedirect.com and click on the Upromise logo.

When you link your Upromise account with your CollegeChoice 529 account, your earnings can be transferred automatically to your 529 plan on a periodic basis, subject to a \$25 minimum.

CollegeChoice 529 Direct Savings Plan

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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, LLC. ("ABD") is Distributor of CollegeChoice 529.

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). 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.

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Upromise is an optional service offered by Upromise, Inc., is separate from CollegeChoice 529, and is not affiliated with the State of Indiana. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to a CollegeChoice 529 account are subject to a \$25 minimum.

Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.

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