



Indiana529 Direct: The easy, affordable way to save for education

With the Indiana529 Direct Savings Plan, you can enroll in about 10 minutes, manage your account online, and get tax advantages. And best of all, it's affordable (open an account with only \$10).

Indiana529 Direct offers you:

- Tax benefits to help your money go further, including a generous Indiana state tax credit.¹
- Professionally managed investments
- Easy online enrollment and management
- Automatic payroll deduction²
- Programs to help you save even faster: Ugift[®] and Upromise[®]

***Focus on their future with* Indiana529 Direct.**

For information and to enroll, go to [Indiana529direct.com](https://www.Indiana529direct.com) or call 1-866-485-9383.

¹Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a Indiana529 account, up to \$1,500 credit per year (\$750 for married couples filing separately). 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, qualified education loan repayments, or rollovers to a Roth IRA account, as described in the Disclosure Booklet.

²A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

For more information about the Indiana529 Direct Savings Plan (Indiana529 Direct), call 1-866-485-9415 or visit www.Indiana529direct.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 Direct 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.

The Indiana529 Direct 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. Except for the Savings Portfolio, investments in Indiana529 are not insured by the FDIC. Units of the Portfolios are municipal fund securities and the value of units will vary with market conditions.

Upromise and the Upromise logo are registered service marks of Upromise, Inc. Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC. All other marks are the exclusive property of their respective owners.

Upromise is an optional program offered by Upromise, Inc., is separate from the Indiana529, and is not affiliated with the State of Indiana. Terms and conditions apply to the Upromise program. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to a Indiana529 account are subject to a \$25 minimum.

©2024 Indiana Education Savings Authority and Ascensus Broker Dealer Services, LLC
1623566-GOV-1623567 (08/2024)

Indiana529

Direct Savings Plan