

Meet your KY Saves 529 source for information, events, and much more!

Joseph D. Wilcox



Joseph Wilcox is the Institutional Relationship Manager for KY Saves 529. His keen understanding of saving for education and the KY Saves 529 plan in particular, make him a valuable resource for spreading the word about saving now, so students can have a brighter tomorrow.

Joseph is a Lexington, Kentucky native who combines his financial acumen and belief in life-long learning to help Kentuckians plan and save for education.

Joseph's experience includes:

- Over fifteen years in the financial services industry
- FINRA Series 7 and 63 licenses
- Published author
- B.A. in English from the University of Kentucky
- M.A. in International Studies from the University of Denver

To schedule a visit or speaking engagement with Joseph, please contact him at joseph.wilcox@ascensus.com or call **859-202-0036**.

Mr. Wilcox is a registered representative of Ascensus Broker Dealer Services LLC, 877-529-2980, 95 Wells Ave, Newton, MA 02459 (member FINRA/SIPC) and is not employed by the State of Kentucky.

Let's Partner

Here are a few examples of how Joseph can help support your efforts at work and in the community:

For Employers

- Discussing the benefits of payroll direct deposit
- Assisting HR/Payroll departments with initiating payroll direct deposit
- Leading seminars for employees on saving for college and the benefits of KY Saves 529
- Staffing benefits fairs
- Providing educational materials for staff and employees

For Community Leaders

- Leading workshops on saving for college
- Speaking at PTA/PTO meetings
- Staffing a table at a community fair to spread the word about the importance of saving for college



For more information about the Kentucky Educational Savings Plan Trust (KY Saves 529), call 877-598-7878 or visit ky529.com to obtain a Program Description, 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.

KY Saves 529 is administered by the Kentucky Higher Education Assistance Authority. Ascensus College Savings Recordkeeping Services, LLC, is the Program Manager. The Program Manager and its affiliates have overall responsibility for the program's day-to-day operations, including investment advisory services, recordkeeping, and administrative services.

Investment returns will vary depending upon the performance of the Investment Options you choose. Except to the extent of FDIC insurance available for the Capital Preservation Option, depending on market conditions, you could lose all or a portion of your money by investing in KY Saves 529. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.