



# They're dreaming. Are you saving?

It's easy with a KY Saves 529 account.

- Earnings grow tax deferred, and qualified withdrawals are tax free.<sup>1</sup>
- Savings can be used at eligible institutions, including universities, vocational schools, apprenticeships, and K-12 programs worldwide.<sup>2</sup>
- Benefits reserved exclusively for KY families.
- Open an account with no minimum contribution.

**To learn more:**

Visit [ky529.com](http://ky529.com) or call **1-877-598-7878** to get started.

## Join us to learn more about the KY Saves 529 Plan

When:

Where:

<sup>1</sup>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.

<sup>2</sup>An eligible institution includes those that can participate in federal financial aid programs, training and apprenticeship programs, and K-12 programs.

**For more information about the Kentucky Educational Savings Plan Trust (KY Saves 529), call 877-598-7878 or visit [www.ky529.com](http://www.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. 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.

**INVESTMENTS ARE NOT FDIC INSURED, MAY LOSE VALUE AND ARE NOT BANK GUARANTEED.**