



A benefit that helps keep a promise:

# College saving through payroll direct deposit.

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- A close-up profile of a child wearing a gold space helmet with a clear visor, looking upwards. The helmet has a red and black communication system on the side.
- Makes education saving easy and automatic
  - Helps employees save with special tax benefits
  - Differentiates your benefits package at no extra cost
  - Complements your 401(k) and after-tax benefits
  - Helps employees feel good about their kids' futures and their company

A stylized illustration of a satellite in space, with a circular orbit and a ringed planet in the background.

**Add KY Saves 529 to your next event.**  
**Contact us at 877-598-7878 or [ky529.com](http://ky529.com).**

A small illustration of an astronaut in a white suit, floating in space.

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.**

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Three stylized stars in green, yellow, and orange with motion lines.

# Improve our community one degree at a time with KY Saves 529.



- Access the lifetime benefits of an education
- Earn higher wages to spend at local businesses
- Attract new employers and investments
- Drive innovation to retain talented employees and, help your organization grow



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