



- Tax parity
- Tax neutral
- In-state tax benefit

TAX-PARITY STATES

These states offer a tax deduction for contributing to any 529 plan, including out-of-state plans that may be more attractive than the in-state option:

- Arizona
- Arkansas¹
- Kansas
- Maine
- Minnesota
- Missouri
- Montana
- Ohio
- Pennsylvania

TAX-NEUTRAL STATES

These states offer no state tax deduction for 529 plan contributions²

- Alaska
- California
- Delaware
- Florida
- Hawaii
- Kentucky
- Nevada
- New Hampshire
- North Carolina
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

ALL OTHER STATES

These states offer potential tax breaks on contributions made only to in-state 529 plans.

Before investing, carefully consider the plan's investment objectives, risks, charges and expenses. This information and more about the plan can be found in the Learning Quest Handbook, available by contacting American Century Investment Services, Inc., Distributor, and should be read carefully before investing. If you are not a Kansas taxpayer, consider before investing whether your or the beneficiary's home state offers a 529 plan that provides its taxpayers with state tax and other benefits not available through this plan.

This information is for educational purposes only and is not intended as tax advice. Please consult your tax advisor for more detailed information or for advice regarding your individual situation.

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The availability of tax or other state benefits (such as financial aid, scholarship funds and protection from creditors) may be conditioned on meeting certain requirements, such as residency, purpose for or timing of distributions, or other factors

As with any investment, withdrawal value may be more or less than original investment.

Notice: Accounts established under Learning Quest and their earnings are neither insured nor guaranteed by the state of Kansas, the Kansas State Treasurer or American Century Investments.

¹Arkansas also offers a state income tax deduction for contributions to 529 plans from other states; however, this deduction is less than the deduction for contributions made to Arkansas-based 529 plans.

²There may be other benefits available to in-state participants such as a matching grant.