LEARNING QUEST ADVISOR INVESTMENT OPTIONS

Age-Based Tracks

<table>
<thead>
<tr>
<th>Age</th>
<th>Conservative</th>
<th>Moderate</th>
<th>Aggressive</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-7</td>
<td>Conservative</td>
<td>Moderate</td>
<td>Very Aggressive</td>
</tr>
<tr>
<td>8-11</td>
<td>Very Conservative</td>
<td>Moderate</td>
<td>Aggressive</td>
</tr>
<tr>
<td>12-14</td>
<td>Very Conservative</td>
<td>Moderate</td>
<td>Aggressive</td>
</tr>
<tr>
<td>15-17</td>
<td>Very Conservative</td>
<td>Conservative</td>
<td>Conservative</td>
</tr>
<tr>
<td>18+</td>
<td>Short-Term</td>
<td>Short-Term Plus</td>
<td>Short-Term Plus</td>
</tr>
</tbody>
</table>

Static Portfolios

<table>
<thead>
<tr>
<th>Multi-Fund Static Portfolios</th>
<th>Single-Fund Static Portfolios</th>
</tr>
</thead>
<tbody>
<tr>
<td>LQA Very Aggressive</td>
<td>LQA International Growth</td>
</tr>
<tr>
<td>LQA Aggressive</td>
<td>LQA Disciplined Growth</td>
</tr>
<tr>
<td>LQA Moderate</td>
<td>LQA Heritage</td>
</tr>
<tr>
<td>LQA Conservative</td>
<td>LQA Short-Cap Growth</td>
</tr>
<tr>
<td>LQA Very Conservative</td>
<td>LQA Fundamental Equity</td>
</tr>
<tr>
<td>LQA Short-Term</td>
<td>LQA Value</td>
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<tr>
<td>LQA Short-Term Plus</td>
<td>LQA Mid Cap Value</td>
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<tr>
<td>LQA 100% Equity</td>
<td>LQA Real Estate</td>
</tr>
<tr>
<td>LQA Mid Cap Value</td>
<td>LQA Inflation Protection Bond</td>
</tr>
<tr>
<td>LQA International Bond</td>
<td>LQA Global Bond</td>
</tr>
<tr>
<td>LQA Diversified Bond</td>
<td>LQA Money Market</td>
</tr>
</tbody>
</table>

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 Advisor Handbook, available by contacting American Century Investment Services, Inc., Distributor at 1-800-345-6488, 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 the plan.

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Money Market Fund: An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the Fund.

As of 7/22/16

Administered by Kansas State Treasurer Ron Estes
Managed by American Century Investment Management, Inc.
1-800-345-6488
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Contact the American Century Investments dedicated Learning Quest Advisor Service Team to find out more about building your business with college savings solutions by calling 1-800-345-6488.
Financial Advisor magazine has identified top advisors who regularly earn more than $1 million a year in income with having three distinct characteristics that drive their success.*

They manage a holistic relationship with their clients that allows for proactive advice and fulfillment.

They foster a happy and loyal customer base that readily provides referral and additional assets under management.

They have a pipeline of new affluent prospects from current clients and centers of influence.

Build Your Business with Education Savings Products
Offering higher education savings product options to your client base provides you with an avenue for achieving all three of these characteristics. Adding college savings product options to your product line-up shows your depth of understanding and expertise, providing you with a competitive advantage.

Investors have a clear understanding of the benefits of college savings products, and they are looking for ways to help their children achieve their financial goals. By offering education savings products, you can help your clients secure their children’s college futures while building your business.

How Are Your Clients Planning to Contribute to Their Families’ Higher Education Costs?

Whether it’s a four-year college degree at a traditional university or classes at a community or technical college, your client’s children and grandchildren will need additional education after high school to compete in today’s economy. Because these higher education costs are often the same, parents and grandparents are seeking ways to contribute to this expense. You have an opportunity to offer solutions for helping your clients prepare.

Rising Cost of College

The cost of college has increased dramatically over the years. According to the College Board, the average cost of tuition and fees at a four-year public university was $8,840 in 2000, while it rose to $10,560 in 2015. Private four-year universities have seen an even greater increase, with the average cost rising from $22,560 in 2000 to $35,130 in 2015.

KEY 529 PLAN ADVANTAGES INCLUDE

- Education options: The student may use the money for qualified education expenses at any accredited university, college in approved technical or vocational program.
- Estate planning: You can maintain control of the 529 plan account and are allowed to remove contributions and future earnings from your taxable estate.
- Flexibility: Your clients can maintain control of the money if they are the 529 plan account owner, and anyone can contribute to the account, regardless of your sales objectives.
- High contribution limits: State-sponsored education savings programs allow for higher contributions ($100,000) or $330,000 as a state (with) compared with other education savings vehicles.
- Income tax benefits: Investments grow on a tax-deferred basis, and earnings on qualified withdrawals are federal income tax-free, protecting investor value. State tax benefits vary.

529 PLANS OFFER OPPORTUNITIES TO GATHER ASSETS

As a college savings option, 529 plans provide investors many unique benefits for their tax and estate planning and overall wealth management. Today an estimated $235.4 billion in assets are in 529 savings plans across the country.

BUILD THEIR ASSETS AND YOURS

They have a pipeline of new affluent prospects from current clients and centers of influence.

Secure your clients’ college plans.

Whether it’s a four-year college degree at a traditional university, classes at a community or technical college, your client’s children and grandchildren will need additional education after high school to compete in today’s economy. Because these higher education costs are often the same, parents and grandparents are seeking ways to contribute to this expense. You have an opportunity to offer solutions for helping your clients prepare.

Cost of Loans

Some clients may be opting not to prepare for higher education expenses now in favor of saving in stocks or bonds when the time comes. You can make them aware that waiting or loans, the total cost of education ends up being significantly higher because of the interest owed. Leaving this responsibility up to the student can equate to a heavy burden on them from investing towards future goals like retirement.

529 PLAN STATE TAX BENEFITS VARY

The map below provides a guide to state tax benefits available on contributions to 529 Plans.

According to Strategic Insights, total assets for the $29 savings plan industry could reach $411 billion by the end of 2020. Source: 529 Industry Analysis 2015, Strategic Insights

$100,000 $150,000 $200,000 $250,000 $300,000 $350,000 $400,000 $450,000 $500,000 $550,000 $600,000 $650,000 $700,000 $750,000 $800,000 $850,000 $900,000 $950,000 $1,000,000 $1,050,000 $1,100,000 $1,150,000 $1,200,000 $1,250,000 $1,300,000 $1,350,000 $1,400,000 $1,450,000 $1,500,000 $1,550,000 $1,600,000 $1,650,000 $1,700,000 $1,750,000 $1,800,000 $1,850,000 $1,900,000 $1,950,000 $2,000,000

0 2 YRS 6 YRS 10 YRS 14 YRS 18 YRS

Total Amount of Loan

$0 $50,000 $100,000 $150,000 $200,000 $250,000 $300,000 $350,000 $400,000 $450,000 $500,000

Principal

WHY CHOOSE LEARNING QUEST ADVISOR?

Learning Quest Advisor, sponsored by the state of Kansas and managed by American Century Investments, was specifically designed for advisors to help clients reach their higher education savings goals.

- A partner you can trust: With more than 10 years of experience, American Century Investments is dedicated to helping advisors like you grow their businesses.
- Multiple investment managers. Choose from portfolios using funds from American Century Investments, T. Rowe Price, Pimco® Funds, and American Alliance.
- Investment choices. Age-based tracks provide a diversified investment that automatically becomes more conservative over time. Take a more active role with custom portfolio options or one or more of the 12 target-date portfolios to create a customized investment.
- Resources to help. American Century Investments offers wholesale support to dedicated 529 service teams and annual marketing materials and sale tools to help you understand and promote Learning Quest Advisor.

FIND OUT MORE BY CALLING 1-800-345-6488.

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