

Paving the Way for College Dreams

Invest Easily through Payroll Deduction

LearningQuest®
529 Education Savings Program

Escalating education costs may have you wondering if you will be able to afford it. Payroll deductions allow easy, after tax investing into the Learning Quest® 529 Education Savings Plan, helping you get on the path to saving for college.

Follow these three easy steps to set up a Learning Quest 529 account and payroll deduction on your new account.



STEP 1

Open an account at www.learningquest.com



STEP 2

In the "Pick a Funding Method" section, choose "With Payroll Deduction."



STEP 3

The payroll deduction instructions will be provided at the end of the process. Print these instructions and submit them to your employer's payroll department to establish the after-tax payroll deduction.

Your payroll department will set up the payroll deduction using your unique Learning Quest account number and routing information included on the form.

IMPORTANT REMINDERS

Employees and employers should review the Learning Quest Handbook for detailed plan information.

For questions or assistance, please contact the Learning Quest team at 800-579-2203.

Already have a Learning Quest 529 account?

To set up payroll deduction on an existing account, follow these steps:

1. Log into your account and select "Profile and Documents"
2. Select "Payroll Deduction"
3. Enter the amount to be deducted from your paycheck (after tax) and deposited into each beneficiary account.
4. Print off the payroll direct deposit instructions at the end of the process and submit to your payroll department.

If you need to change the amount of your payroll deduction:

- Contact your payroll department and provide the revised amount.
- Log into your Learning Quest account and make the change by selecting "Profile & Documents" and then "Payroll Deduction."

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, at 1-800-579-2203, 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.

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.

The earnings portion of non-qualified withdrawals is subject to federal and state income taxes and a 10% federal penalty. This material has been prepared for educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

As with any investment, it is possible to lose money by investing in this plan. The value of your Learning Quest account may fluctuate, and it is possible for the value of your account to be less than the amount you invested.

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