



Don't know where to start?

Visit learningquest.com/calculator and use our college savings calculator to see

- how much starting now makes a difference in reaching your goals.

Fiction

It's too late to start a 529 Plan

Fact

It's **NEVER** too late.

More facts/fiction @ learningquest.com

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.

IRS Circular 230 Disclosure: American Century Companies and its affiliates do not provide tax advice. Accordingly, any discussion of U.S. tax matters contained herein (including any attachments) is not intended or written to be used, and cannot be used, in connection with the promotion, marketing or recommendation by anyone unaffiliated with American Century Investments of any of the matters addressed herein or for the purpose of avoiding U.S. tax-related penalties.

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.

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 availability of tax or other benefits may be conditioned on meeting certain requirements, such as residency, purpose for or timing of distributions, or other factors.

This information is for educational purposes only and is not intended as tax advice.

Administered by Kansas State Treasurer Jake LaTurner
Managed by American Century Investment Management, Inc.

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Help dreams take
FLIGHT.
Invest in their
FUTURE.





Your child's future—help it take flight.

529 plans are a popular tax-advantage way to invest for higher education. Learning Quest offers both federal and state tax benefits, flexible investment options, affordable minimums, and is available to anyone who is a U.S. citizen or resident alien.

Investment Choices – You Decide

Prefer an easy approach? Our age based track is just that. It's based on the age of your child. Your investments gradually move to a more conservative portfolio as your student approaches college.

Take the driver's seat? Static options allow you to build your own portfolio. You decide how long you need or want to stay invested based on your goals.



You're in Control

Easy to start

The best time to begin investing for higher education is now! All you need is 15 minutes online to open an account.

Plan flexibility

Funds from a 529 can be used at any accredited 2 or 4 year college,* vocational, technical or graduate school anywhere in the United States for qualified expenses - NOT just your state.

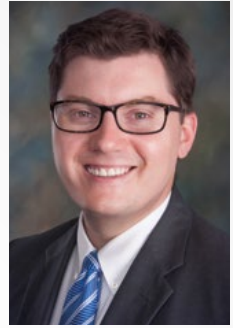
Convenient contributions

Learning Quest offers low minimums and recurring contributions.

Start Today!

Saving early makes a difference. Discover how at learningquest.com.

“ One of my greatest privileges and responsibilities as a parent is preparing my kids for the day when they will be independent and self-sufficient. Opening a Learning Quest account is a great way to tell the students in your life that you believe in their potential and that you are taking steps to invest in their future. Starting early and saving often will help your students be prepared for the education that will launch them into a great career. ”



Jake LaTurner
Kansas State Treasurer

Tax Benefits Boost College Savings

Tax-deferred growth

Contributions grow free of federal and state income taxes.

Tax-free 529 withdrawals**

Your withdrawals are not taxed when used for qualified expenses.

State tax deduction

Many states allow you to deduct your contributions from your taxable income. Kansas residents can deduct contributions up to \$3,000 (\$6000 if married filing jointly) per beneficiary. Check with your state for specific state benefits.

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.

*An eligible institution is one that participates in federal financial aid programs.

**The earnings portion of non-qualified withdrawals is subject to federal and state income taxes and a 10% federal penalty.