

# Paving the Way for College Dreams

## Invest Easily through Payroll Deduction

LearningQuest®  
529 Education Savings Program

Escalating education costs may have employees wondering if they can afford it. Payroll deductions allow easy investing into the Learning Quest 529 Education Savings Plan, helping them get on the path to saving for college.

The following steps outline how to authorize payroll direct deposits from an employees' paychecks into their Learning Quest® 529 Education Savings Program account.



### STEP 1

The employer's payroll department will need the ability to set up direct deposits by ACH.



### STEP 2

The employee must set up an account at [learningquest.com](http://learningquest.com). The employee will indicate on the application that they want to fund the account via direct deposit.

If the employee already has an existing Learning Quest account, they can establish payroll direct deposit by logging on to their account online.



### STEP 3

When establishing an account online, payroll direct deposit instructions will be provided at the end of the process. The employee will print these instructions and submit them to the employer payroll department to establish the payroll deduction.

It is the employee's responsibility to submit the completed payroll direct deposit instructions to the employer payroll department for payroll deduction to occur.



### STEP 4

Using the unique account number and routing information included in the payroll direct deposit instructions, the employer payroll department will set up the payroll deduction provided by the employee. The employer payroll department then transmits the payroll deduction to Learning Quest through Mellon Bank each pay period based on the employee's instructions.

### IMPORTANT REMINDERS

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

The minimum deposit is \$25 per month

Requests to increase, decrease or allocation changes can be completed online at [learningquest.com](http://learningquest.com).

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

**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.

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