



MOST—MISSOURI'S
529 EDUCATION PLAN

Community Leader Guide



Give the children in your community
the MOST opportunities for
education savings success



A simple-to-use plan with a powerful result

Thank you for your interest in MOST—Missouri’s 529 Education Plan. The plan offers a practical way for families to save for any eligible educational institution, including 2- and 4-year colleges, postgraduate programs, apprenticeship programs¹, student loan repayments² and postsecondary trade and vocational schools, as well as K–12 public, private, or religious school tuition.

As a leader in the community, you have a unique opportunity to tell people about the benefits of the MOST 529 Plan:

NO MINIMUM INVESTMENT. Savers can open an account and make contributions of any amount (\$1 or more for electronic contributions or payroll direct deposit) whenever they like.

TAX ADVANTAGES. There are no federal or Missouri state income taxes on investment earnings—or on withdrawals used for qualified education expenses. And residents of Missouri can deduct their contributions (up to \$8,000, or \$16,000 if married filing jointly) from their state income tax³.

CONVENIENCE. It’s easy to open a MOST 529 account online at most529.com. Then, account owners can log on to view statements, make contributions, and obtain performance information.

Because you’re spreading the word about the benefits of the MOST 529 Plan, more families in your community will have the information and resources they need to save for education. We appreciate your efforts and are happy to offer a variety of free services to support you.

To learn more about how we can help you educate families about saving for education, call an education savings specialist at 800-868-3585 Monday through Friday from 7 a.m. to 8 p.m., Central time, or visit most529.com.

Investment returns are not guaranteed, and you could lose money by investing in the Plan.

¹The apprenticeship program must be registered and certified with the Secretary of Labor under the National Apprenticeship Act.

²The loan repayment amount for an individual is subject to a lifetime limit of \$10,000.

³Earnings on nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements. State tax treatment of withdrawals used for expenses for tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school is determined by the state(s) where the taxpayer files state income tax. If you are not a Missouri taxpayer, please consult with a tax advisor. Contributions to the Plan in a tax year are deductible from Missouri state income tax up to certain limits but may be subject to recapture in subsequent years if you make a nonqualified withdrawal.

Make
the MOST
of our free
services and
support



Partner with us for access to information, workshops, and financial experts to help you educate families about saving for education.

WORK WITH A DEDICATED RELATIONSHIP MANAGER.

A relationship manager will be available to conduct workshops, answer questions about the MOST 529 Plan, and provide educational literature.

HOST A WORKSHOP.

Team up with a relationship manager to host a workshop in your community. The session will cover education costs and how the MOST 529 Plan can help people save. We'll also provide you with MOST 529 Plan posters to advertise the event.

GET EDUCATIONAL MATERIALS.

Access a variety of materials—including brochures—to place in your school, community center, or office.



STAY CONNECTED WITH THE MOST 529 PLAN WEBSITE.

At most529.com, you and your community can find information about MOST 529's features and investments, guidance on saving and paying for education, and tips on using Upromise® and Ugift® to help reach savings goals. For specific information for community leaders, go to the **Community heading** on the homepage and select **Community Leaders**.

GIVE ACCOUNT OWNERS THE SUPPORT THEY NEED.

MOST 529 Plan account owners can get assistance from experienced education savings specialists on a range of topics, such as investment options, forms, and account management. Specialists are available at **800-868-3585** Monday through Friday from 7 a.m. to 8 p.m., Central time.



MOST—Missouri's 529 Education Plan

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For more information about MOST—Missouri's 529 Education Plan, call 800-868-3585 or visit most529.com to obtain a Program Description, Privacy Policy, and Participation Agreement. Investment objectives, risks, charges, expenses, and other important information are included in this document; read and consider it carefully before investing. If you are not a Missouri taxpayer, please consult a tax advisor. Consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

The Missouri Education Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 Education Plan (the "Plan"), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Education Program Board (the "Board"). Ascensus College Savings Recordkeeping Services, LLC, serves as the Program Manager and Recordkeeping and Servicing Agent, and together with its affiliates, has overall responsibility for the day-to-day operations of the Plan. The Vanguard Group, Inc., serves as Investment Manager for the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds.

