



A valuable benefit for employees—no cost for you

MOST—Missouri's 529 College Savings Plan

Employer Guide



CLINT ZWEIFEL
MISSOURI STATE TREASURER

Dear Employer,

Thank you for your interest in MOST—Missouri's 529 College Savings Plan. With this easy-to-administer plan, you can offer your employees a simple way to save for higher education. **At no cost to you**, your employees can use payroll direct deposit to make contributions of \$15 or more per pay period. Offering this opportunity to save is easy—we provide free support and resources to help you get set up, promote this benefit, and educate your employees about the plan.

Your partnership with the MOST 529 Plan will make it easier for your employees to save for 2- and 4-year colleges, postsecondary trade and vocational schools, and postgraduate programs. Through your participation, you are enhancing your organization's benefits package and providing a convenient way for your employees to save for the future.

This kit includes step-by-step instructions for getting started. If you have any questions, call an education investment specialist at **800-868-3585** Monday through Friday from 7 a.m. to 8 p.m., Central time, or visit missouricollegesavings.com. We look forward to working with you.

Sincerely,




Missouri State Treasurer
Chair, Missouri Higher Education Savings Program Board



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



Give your employees a smart way to save for higher education

The MOST 529 Plan is easy to set up and maintain. We'll help you every step of the way, from establishing payroll direct deposit to educating your employees about saving for higher education. As a participating employer, you can access the following **free services and information**:

A dedicated relationship manager

A relationship manager who's familiar with your organization will be available to attend benefits fairs, conduct workshops and lunch-and-learns, answer your questions about the MOST 529 Plan and payroll processing, and provide educational literature.

Workshops

Team up with a relationship manager to host a workshop. The session will cover higher-education costs and how the MOST 529 Plan can help your employees save.

Onsite benefits fairs

Holding a fair at your company is one of the easiest ways to educate your employees about their benefits options. You can invite a relationship manager to share information and answer your employees' questions about saving for higher education.

Educational materials

You'll get a variety of informative materials to give to existing employees and new hires. We'll also provide you with MOST 529 Plan posters you can use to advertise upcoming workshops and fairs.

MOST 529 Plan website

Access important information, including program features, investment information, FAQs, Program Description, Upromise, and Ugift®—Give College Savings, online at missouricollegesavings.com.

For specific information for employers, go to the **Employers & other professionals** heading on the home page and click **Information for employers**.

Experienced education investment specialists

Employees who open an account can get expert assistance from experienced Vanguard representatives on a range of topics, such as investment options, forms, and account management. (Vanguard serves as the investment manager for the MOST 529 Plan.) Specialists are available at **800-868-3585** Monday through Friday from 7 a.m. to 8 p.m., Central time.



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For more information about MOST—Missouri's 529 College Savings Plan, call 800-868-3585 or visit missouricollegesavings.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. Vanguard Marketing Corporation, Distributor and Underwriter. If you are not a Missouri taxpayer, 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.

The Missouri Higher Education Savings Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 College Savings 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 Higher Education Savings Program Board (the "Board"). Upromise Investments, Inc., and Upromise Investment Advisors, LLC, serve as the Program Manager and Recordkeeping and Servicing Agent, respectively, with overall responsibility for the day-to-day operations. The Vanguard Group, Inc., serves as Investment Manager for the Plan. Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., markets and distributes the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds.

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