

MOST—MISSOURI'S 529
EDUCATION PLAN

Employer Guide



Help your employees
prepare the MOST for their
education savings



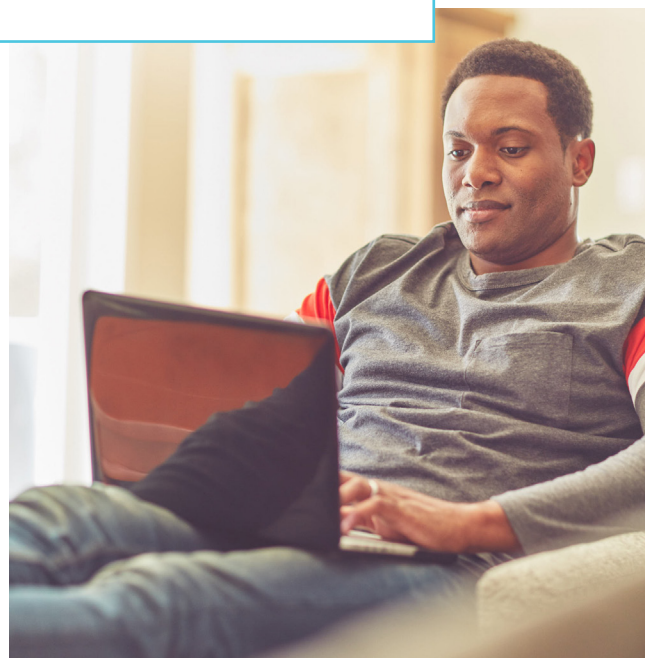
Make your benefits package the MOST appealing

Thank you for your interest in MOST—Missouri’s 529 Education Plan. With this easy-to-administer plan, you can offer your employees a simple way to save for education through payroll direct deposit—at **no cost to you**. 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 K–12 or 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 savings specialist at **800-868-3585** Monday through Friday from 7 a.m. to 8 p.m., Central time, or visit **most529.com**. We look forward to working with you.

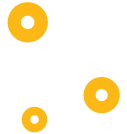
For specific information for employers, go to the **Employers & other professionals** heading on the homepage and select **Information for employers**.



Give your employees a
simple
way to save
for 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 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 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 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

At **most529.com**, you and your employees can find information about MOST 529's features and investments, guidance on saving and paying for education, and information about using Upromise® and Ugift® to help reach savings goals.

For specific information for employers, go to the **Employers & other professionals** heading on the homepage and select **Information for employers**.

EXPERIENCED EDUCATION SAVINGS SPECIALISTS

Employees who open an account 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.



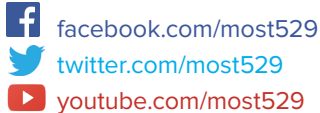
OFFICE OF THE MISSOURI
STATE TREASURER



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. Vanguard Marketing Corporation, Distributor of the Vanguard Funds. 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 Savings 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 Savings Program Board (the "Board"). Ascensus College Savings Recordkeeping Services, LLC ("ACSR"), serves as the Program Manager. ACSR and its affiliates have overall responsibility for the day-to-day operations of the Plan, including recordkeeping and administrative services. 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.

Upromise is a registered service mark of Upromise, Inc. Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.

