

Imagine a brighter future

as you start saving early
with MOST—Missouri's
529 College Savings Plan.

- Save early for higher education.
- Keep more of what you save with low-cost investments.
- Contribute as little as \$1 using payroll direct deposit.
- Enroll in just 10 minutes.
- Receive federal and state tax benefits. Missouri taxpayers can deduct their contributions (up to \$8,000 or \$16,000 if married filing jointly) from their state income tax.*

Call **800-868-3585** or visit
missouricollegesavings.com
to start working toward your
savings goals today!

*The availability of tax or other benefits may be contingent on meeting other requirements. 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.

Important legal information: *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. Other state benefits may include financial aid, scholarship funds, and protection from creditors.*

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"). 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.

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

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