

# Imagine a brighter future

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

- Save early for 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 **most529.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. 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.

For more information about MOST—Missouri's 529 Education Plan, download a Program Description, Privacy Policy, and Participation Agreement or request one by calling 888-414-MOST. 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.

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 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.

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

© 2019 State of Missouri.

MOEMP 062019

