



# College is just ahead!

Get ready for their college years with the CollegeChoice Advisor 529 Savings Plan. It's the tax-advantaged, flexible way to save, with both immediate and long-term benefits.

CollegeChoice Advisor can help a child reap benefits from a college education while you can take advantage of:

## Tax benefits

- Earnings grow tax-deferred (both federal and state)
- Qualified withdrawals are tax-free (federal and state)\*
- Contributions are eligible for an Indiana state income tax credit of 20%, up to a \$1,000 maximum yearly credit \*\*

## Investment benefits

- A range of investment selections, managed by some of the country's leading asset managers

## Control

- You, the account owner, maintain control of the assets and decide when and where they're used

## Flexibility

- Assets can be used at any eligible college, university, or institution of higher education—not just schools in Indiana
- Automatic investment option: Small monthly contributions can add up over time<sup>†</sup>
- Any U.S. citizen or resident alien—including grandparents, friends, and family members—can open an account and/or contribute
- Ugift<sup>SM</sup>—Give College Savings, an innovative way for family and friends to celebrate with gift contributions to your child's CollegeChoice Advisor account.

Please call me today so I can help you save for college with the CollegeChoice Advisor 529 Savings Plan

[www.collegechoiceadvisor529.com](http://www.collegechoiceadvisor529.com)

**CollegeChoice** Advisor  
529 SAVINGS PLAN

\* Earnings on non-qualified 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.

\*\* This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state's 529 plan or a non-qualified withdrawal.

<sup>†</sup> A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

**For more information about the CollegeChoice Advisor 529 Savings Plan, contact your financial advisor, call 1.866.485.9413, or visit [www.collegechoiceadvisor529.com](http://www.collegechoiceadvisor529.com) to obtain a Disclosure Statement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Upromise Investments, Inc., Distributor and Underwriter.**

**If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.**

CollegeChoice Advisor 529 Saving Plan (Plan) is administered by the Indiana Education Savings Authority. Upromise Investments, Inc. serves as the Program Manager and Upromise Investment Advisors, LLC, provides investment advisory services and recordkeeping and administrative services. Upromise Investments, Inc. and Upromise Investment Advisors, LLC have overall responsibility for the day-to-day operations, including effecting transactions and marketing and distribution of the Plan. Artio Global Management LLC; Barclays Global Investors, N.A.; BlackRock Advisors, LLC; Columbia Management Group, LLC and its affiliates; Pacific Investment Management Company LLC (PIMCO); and T. Rowe Price serve as Investment Managers for the Plan. The Plan's portfolios, although they invest in mutual funds and exchange traded funds, are not mutual funds or exchange traded funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

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

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**Not FDIC Insured. No Bank, State, or Federal Guarantee. May Lose Value.**  
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