



# Their future starts today

We all want to give our children the best chance to succeed. And for many, the keystone of that success is a college education.

Start planning for tomorrow's college education today with the CollegeChoice Advisor 529 Savings Plan. It's a great way of making the goal of paying for college a reality. It's also a tax-advantaged, flexible method to save, with both immediate and long-term benefits, including:

## 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, including vocational schools—not just schools in Indiana
- Automatic investment option: Small monthly contributions can add up over time†
- Any U.S. citizen or resident alien—including grandparents, friends, and family members—can open an account and/or contribute
- Ugiff®—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 qualified tuition program or a non-qualified withdrawal. Please note that, effective January 1, 2010, the Indiana state income tax credit will no longer apply to rollovers from another state's qualified tuition program or to transfers from the Upromise service into a CollegeChoice Advisor account. All other contributions will continue to be eligible for the tax credit to the extent previously allowable.

† 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 (CollegeChoice Advisor), 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. Ascensus Broker Dealer Services, Inc. (ABD) is Distributor of CollegeChoice Advisor.**

**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 is administered by the Indiana Education Savings Authority (Authority). ABD, the Program Manager, and its affiliates, have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services, and marketing. CollegeChoice Advisor's Portfolios invest in: (i) exchange-traded funds; (ii) mutual funds; or (iii) an FDIC-insured omnibus savings account held in trust by the Authority at Sallie Mae Bank. Except for the Savings Portfolio, investments in CollegeChoice Advisor are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of the units will vary with market conditions.

Investment returns will vary depending upon the performance of the Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, depending on market conditions, you could lose all or a portion of your money by investing in CollegeChoice Advisor.

Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

Upromise is an optional service offered by Upromise, Inc., is separate from the CollegeChoice Advisor 529 Savings Plan, and is not affiliated with the State of Indiana. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to a CollegeChoice Advisor 529 Savings Plan account are subject to a \$25 minimum.

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**Not FDIC-Insured (except for the Savings Portfolio). No Bank, State, or Federal Guarantee. May Lose Value.**