TOMORROW'S SCHOLAR[®] Account Application Entity Accounts



Complete this application to establish a Tomorrow's Scholar account. If you would like help completing this application, contact your financial advisor or call 1-866-677-6933. Information is also available online at www.tomorrowsscholar.com.

Broker/dealer BIN: _

(if applicable, beneficial 1)

Broker/dealer BIN:

(if applicable, beneficial 2)

IMPORTANT INFORMATION: Prior to opening an account, we require that you provide us with your name/entity's name, street address, date of birth, and Social Security/taxpayer identification number. If you are establishing an account as attorney-in-fact on behalf of the Account Owner, contact Voya for instructions on properly establishing the account.

1 Registration and Mailing Address for Trust, Partnership, Corporation, 501(c)(3), or Other Entity Accounts

Choose One:

- □ Trust: We require a copy of the title and signature pages of the trust document with the application.
- □ Partnership: We require a copy of the partnership agreement with the application.
- □ Corporation: We require a certified copy of the Articles of Incorporation with the application.
- □ 501(c)(3): We require a copy of the ruling or determination letter from the IRS with the application.
- Other entity (list type):______ We require a copy of
 - the documentation supporting the entity's establishment with the application.

Name of trust, partnership, corporation, 501(c)(3), or other entity	U.S. taxpayer identification numb	er Date of tro	Date of trust (if applicable)	
U.S. street address (principal place of business or local office)	City	State	ZIP code	
U.S. mailing address (if different than U.S. street address)	City	State	ZIP code	
E-mail address	 Daytime phone	Evening p	hone	
Country of incorporation/organization: United States (en participate in the	tity must be incorporated/organized in the Program)	United States	to be eligible to	

TRUSTEE/PARTNER/OFFICER INFORMATION

To list additional trust- ees, partners, or officers,	Name of trustee, partner, or officer (first, middle initial, last)		Name of trustee, partner, or o	officer (first, middle initial, last)
nclude all information in his section on a sepa-	Social Security number	Date of birth (mm/dd/yyy	/) Social Security number	Date of birth (mm/dd/yyyy)
ate sheet.	U.S. residential street address	of trustee, partner, or officer	U.S. residential street addres	s of trustee, partner, or officer
	City	State ZIP code	City	State ZIP code
3 DESIGNATED BENEFIC	ciary Information			
he Beneficiary is the rospective student. Il information in this	Name of designated Beneficia	ry (first, middle initial, last)	Social Security/taxpayer ID nu	umber Date of birth (mm/dd/yyyy)
ection is required to stablish an account. This	U.S. residential street address		City	State ZIP code
oplication is designed to			Citizenship: 🛛 U.S. Citizen	Resident alien
low the Account Owner open accounts for	Relationship to Account Owne	er	(Nonresident aliens are not el	igible to participate in the Program.)
vo different designated				
eneficiaries at the same ime. If two accounts are	Name of designated Beneficia	ry (first middle initial last)	Social Security/taxpayer ID no	umber Date of birth (mm/dd/yyyy)
eing established, please	Name of designated beneficia	ry (mot, middle mittal, last)	Social Security/taxpayer 10 m	

U.S. residential street address

Relationship to Account Owner

Citizenship:	U.S. Citizen		Resident alien

City

(Nonresident aliens are not eligible to participate in the Program.)

State

ZIP code

completed for each

designated Beneficiary.

4 PARTNERSHIP, CORPORATION, OR 501(C)(3) AUTHORIZATION AND CERTIFICATION

Partnership, corporation, or 501(c)(3) accounts, complete section 4, all other accounts, proceed to section 5. The following individual(s) is (are) duly authorized by resolution or otherwise to purchase, sell, assign, transfer, exchange, and/or deliver securities on behalf of the entity listed in section 1 of this application ("entity") in connection with ownership of interests in the applicable Option of the 529 plan (including, without limitation, executing forms for any account options offered by the 529 plan and modifying such account options). If only one person is authorized to act on behalf of the entity and the individual is the sole officer of the entity, the undersigned certifies that: (1) he/she is the sole officer of the entity and all information contained within this section is accurate; and (2) the entity's Articles of Incorporation or Charter and Bylaws provide that he/she is the only person authorized to so act.

This authorization is a continuing one, and such authorization shall remain in full force and effect until the Program Manager receives, and has a reasonable amount of time to act upon, a written notice of revocation or the authorization is amended by another properly completed form.

Number of signatures required for written transactions:______ (If no number is indicated, only one signature will be required.)

×		
Signature	Print name	Date
×		
Signature	Print name	Date
×		
Signature	Print name	Date

CONTRIBUTION METHODS

Investments to your account may be made in the form of a check, an ACH, a rollover contribution, an AIP, or a payroll direct deposit. The minimum initial contribution is \$250 per Option. This minimum is waived if you establish an AIP or a payroll direct deposit for your account.

- □ Check \$______ Make check payable to Tomorrow's Scholar. We do not accept cash, starter checks, checks drawn on banks outside the United States, or credit card checks, and we may refuse checks if Tomorrow's Scholar is not the original payee.
- Rollover from an Education Savings Account/Qualified U.S. Savings Bond All proceeds held by the current Custodian must be liquidated before establishing the account. The entire contribution will be treated as earnings unless we receive appropriate documentation as described in the Program Description and Participation Agreement.
- □ Rollover from another 529 Account Enclose a Tomorrow's Scholar rollover form. A rollover form can be obtained by visiting www.tomorrowsscholar.com or by calling 1-866-677-6933.

If no class of shares is selected, Class A will be selected for you.

Class A with initial sales charge

□ Class A load-waived (Please indicate reason below.)

Class C1 for Nuveen Single Fund Options only
 Class W

Class C

Reason for waiving sales charge of Class A shares (See Program Description and Participation Agreement for allowable circumstances.) Automatic Investment Plan (AIP) - Complete the AIP information in section 9 of this application.

Payroll Direct Deposit - You may be able to contribute to your account via payroll direct deposit.
 We will send information that you may forward to your employer, which includes your new account number(s). Confirm that your employer offers payroll direct deposit before selecting this option.

Name of Employer: _

□ Ownership Change - A Change of Registration Form with an medallion signature guarantee must be included to transfer the account to a new owner.

Previous Account Number: ____

 If you are designating multiple beneficiaries with different allocations, please use another copy of this page for each beneficiary and include the individual benficiarys' name here. Before choosing your Investment Option(s), see the Program Description and Participation Agreement (available at www.tomorrowsscholar.com) for more information and a complete and up-to-date list of Investment Options

Share Class

Select the Share Class you are purchasing. If no class of shares is selected, Class A will be selected for you.

П

- Class A with initial sales charge
- □ Class A load-waived (Please indicate reason below.)
- Class C
- □ Class W*
- □ Class C1 for Nuveen Single Fund Options only

Reason for waiving sales charge of Class A shares (See Program Description and Participation Agreement for allowable circumstances.)

* Class W Units are not available through all financial intermediaries.

The minimum initial contribution is \$250 per Option unless the account is opened with an Automatic Investment Plan (AIP) or payroll direct deposit. Each Option may be subject to an annual \$25 nonresident annual maintenance fee unless waived as disclosed. See Program Description and Participation Agreement for details.

Investment Option 1 – Age-Based Option –

Contributions will be allocated to the appropriate Voya Age-Based Option corresponding to your Beneficiary's current age unless you indicate a hypothetical age upon which contributions will be invested. Aged-Base Options are designed for college savings and may not be appropriate for primary and secondary school tuition savings.

□ Voya 529 Age-Based Option

I/We wish to invest in the Age-Based Option that corresponds to:

Beneficiary's current age
Hypothetical age:

Total Amount Invested in the Age-Based Option \$	or	%
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Investment Option 2 – Static Allocation Options –

- Voya 529 Aggressive Growth Option
- Voya 529 Conservative Plus Option
- Voya 529 Ultra Conservative Option
- Voya 529 Growth Plus OptionVoya 529 Balanced Option

Total Amount Invested in the Static Allocation Options \$______ or _____%

Investment Option 3 – Single Fund Options –

Select your Investment Option(s) below and write the amount of your initial investment next to each Option in which you choose to invest.

\$ or	% BlackRock Global Allocation Option	\$ or	% Voya High Yield Bond Option
\$ or	% Northern Small Cap Value Option	\$ or	% Voya Intermediate Bond Option
\$ or	% Nuveen Balanced Option	\$ or	% Voya Large Cap Growth Option
\$ or	% Nuveen Equity Index Option	\$ or	% Voya Large Cap Value Option
\$ or	% Nuveen Int'l Equity Index Option*	\$ or	% Voya Mid Cap Opportunities Option
\$ or	% Nuveen Small Cap Blend Index Opt	\$ or	% Voya Multi-Mgr. International Equity Opt.
\$ or	% TIAA-CREF Principal Protection Option	\$ or	% Voya Multi-Mgr. Mid Cap Value Option
\$ or	% Voya Corporate Leaders 100 Option	\$ or	% Voya Small Cap Growth Option
\$ or	% Voya GNMA Income Option		

Total Amount Invested in the Single Fund Options \$____

If using percentages, ensure that your selections total 100% *TIAA-CREF Principal Protection Option does not have a class designation

You have the flexibility to purchase an Option that is more or less aggressive than that of the Option which corresponds to the Beneficiary's age at the time of purchase, by indicating a "hypothetical age" for the Beneficiary at right.

If you are completing
this application for
multiple Beneficiaries
with different
Investment Options and
share classes, please
attach copies of this
page and indicate who
the Beneficiary is for
each Investment Option
and share class.





The ABA routing number can be found in the lower left corner of your personal check. The account number is just to the right of the ABA number.

Or, if you bank online, your bank will very likely provide easy access to the ABA number, once you are logged into your account. To establish account options by EFT (Electronic Funds Transfer) at any time, your bank account registration MUST have one name in common with the Tomorrow's Scholar Account Owner/Custodian.

You can establish account options by EFT by providing your bank or financial institution information below

Voya Investment Management Co. LLC, affiliates, and subcontractors—as well as the officers, directors, employees, and agents of these entities (collectively, "Voya")—will not be responsible for banking system delays beyond their control.

I understand that by executing this application, I herein authorize my bank to honor all entries to my bank account initiated through BNY Mellon Investment Servicing (U.S.) Inc., or any successor, on behalf of the applicable 529 plan. I acknowledge and understand that Voya will not be liable for acting upon instructions believed genuine and in accordance with the procedures described in the Program Description and Participation Agreement or the rules of the Automated Clearing House. I further agree that any such authorization, unless previously terminated by my bank in writing, is to remain in effect until Voya receives, and has a reasonable amount of time to act upon, a subsequent notice.

Bank Name

Bank's ABA routing number (typically 9 digits)

Date

Account Registration (name(s) on account)

Account Number

8 FINANCIAL ADVISOR INFORMATION (REQUIRED)

Name of financial advisor (first,	dvisor (first, middle initial, last) Name of dealer				
U.S. street address			Rep number	Branch number	
City	State	ZIP code	Daytime phone	Fax number	

The financial advisor (FA) represents and warrants: (1) that he/she is registered as an investment advisor with the Securities and Exchange Commission (SEC) and under the laws of each state in which he/she does or intends to do business or is exempt from such registration; or (2) that he/she is a registered representative of a licensed broker/dealer; and (3) that, to the best of the FA's knowledge, no proceeding, enforcement action, disciplinary action, investigation, or arbitration by or before the SEC or any self-regulatory organization is pending against the FA. The FA agrees to indemnify and hold Tomorrow's Scholar harmless for any loss, cost, or damage (including reasonable attorneys' fees) resulting from acting upon any verbal, written, or electronic instructions that Tomorrow's Scholar believes to have originated from the FA or other authorized individuals in connection with this authorization. If the FA is the addressee of record for the Account Owner's account(s) in section 1 of this authorization, the FA agrees to promptly forward all Program descriptions, shareholder reports, and other regulatory mailings from Tomorrow's Scholar required by rule, statute, or other applicable regulation to be provided to the Account Owner. To the extent that the FA describes or distributes performance information concerning an Option, the FA agrees to obtain from Tomorrow's Scholar and disseminate to his/her clients or prospective clients the most current performance information relating to the Options. The FA further agrees that he/she will not: (1) alter or change in any respect any sales materials relating to the Option provided to him/her by Tomorrow's Scholar without the prior consent of Tomorrow's Scholar; (2) distribute, disseminate, or publish any sales materials regarding Tomorrow's Scholar or the Options that are misleading or otherwise in violation of applicable law; and/or (3) disseminate any sales materials marked "For Financial Professional Use Only" or similarly restricted as to distribution.

The financial advisor must sign and date here or the application will be returned.

Signature of financial advisor

x

□ Check here if you are a Registered Investment Advisor (RIA)

To establish subsequent contribution options by Automatic Investment Plan (AIP) or Electronic Funds Transfer (EFT), your bank account registration MUST have one name in common with the Tomorrow's Scholar Account Owner/Custodian.

□ Automatic Investment Plan (AIP) - Automatic purchases can be made from your bank account into your Tomorrow's Scholar account. There is a \$25 minimum per investment, per account.

		\$			\$
Option name		Amount	Option name		Amount
Investment freque	ncy for all Options	s selected (choose o	one):		
Monthly or sem	imonthly, on the _	and	day(s) of e	ach month.	
\Box Periodically, on	the a	nd day	(s) of the month(s) i	ndicated below.	
🗆 January	February	March	🗆 April	🗆 May	🗆 June
🗆 July	August	September	October	November	December

This privilege will be effective upon receipt of valid bank information. If no amount is chosen, your bank account will be debited \$25 on the date(s) you have chosen. If no date is chosen, your account will be debited on the 25th day of the month. If the date falls on a weekend or holiday, your AIP purchase will occur on the next business day. If the next business day falls in the next month, the AIP will cycle on the previous business day. Funds are drawn two to three days prior to the date provided above so that the funds are available to invest on the dates provided above.

□ Automatic Dollar Cost Averaging (DCA) Program - Dollar Cost Averaging is only available within the same account.

□ I have at least \$5,000 in the TIAA-CREF Principal Plus Interest Option, and I would like to exchange:

\$ _(minimum of \$500) into the	Option
\$ _(minimum of \$500) into the	Option
\$ _(minimum of \$500) into the	Option

I understand that these automatic contributions are not considered reallocations for purposes of the twice per calendar year limitation on investment reallocations generally, if specified at the time the lump sum contribution is made. Stopping or changing the automatic contribution instructions with respect to prior contributions still remaining in the TIAA-CREF Principal Protection Option will constitute a reallocation for purposes of the twice per calendar year limitation

Investment change - This option allows you to sell shares via the internet or by phone from one Option and use the proceeds to buy shares in an identically registered Tomorrow's Scholar account in another Option. The number of investment changes that can be requested each calendar year without a change in the designated Beneficiary is limited per 529 plan regulations. Refer to the Program Description and Participation Agreement for details. This option will be added to your account unless you check the following box:

 \Box I do not want the investment change option.

Redemption - This option allows you to sell shares by phone to have money sent to the Account Owner's address of record or bank account (via EFT or wire) if section 7, Bank Information, of this form is completed. You may also sell shares via the internet to have a check payable to the Account Owner sent to the address of record. This option will be added to your account unless you check the following box:

 $\hfill\square$ I do not want the redemption option.

Express purchase - This option allows you to purchase shares via the internet or by phone with payment from your designated bank account by EFT if section 7 of this form is completed. If section 7, Bank Information, of this form is completed, this option will be added to your account unless you check the following box:

 \Box I do not want the express purchase option.

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes. Who has to complete this form?

This form must be completed by any person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; and (v) an introducing broker in commodities.

For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf. What information do I have to provide?

When you open a new account on behalf of a legal entity, we will ask for information about the legal entity's beneficial owner(s), including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form. Beneficial owners are:

- (1) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation; and
- (2) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (1) below, depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (1), you must provide the identifying information of one individual under section (2). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (2)), and up to five individuals (i.e., one individual under section (2) and four 25 percent equity holders under section (1))

The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).

All persons opening an account on behalf of a legal entity must provide the following information:

Last Name and title of Natural Person Opening Account		First Name		Middle Initial
Name and type of Legal Entity For Which The Account Is Being	Opened	Tax I	D Number	
Street Address	City		State	ZIP code

Section 1

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above. Use additional sections below for up to four individuals.

Check here if no individual meets this definition and complete Section 2.

	First Name	Middle Initial	Date of Birth
Address	City	State	Zip/Postal Code
Country	SSN (U.S. Persons)		
For Non-U.S. Persons (SSN, Passport Number or other simila	ar Identification number)	Country of Issu	lance
lote: In lieu of a passport number, Non-U.S. Persons m ountry of issuance of any other government-issued do			
Additional Section 1 - Second Beneficial Owner (If req	juired)		
Last Name	First Name	Middle Initial	Date of Birth
Address	City	State	Zip/Postal Code
Country	SSN (U.S. Persons)		
For Non-U.S. Persons (SSN, Passport Number or other simila	ar Identification number)	Country of Issu	iance
Additional Section 1 - Third Beneficial Owner (If requi	red)		
Last Name	First Name	Middle Initial	Date of Birth
Address	City	State	
	,		Zip/Postal Code
Country	SSN (U.S. Persons)		Zip/Postal Code
·	SSN (U.S. Persons)	Country of Issu	
For Non-U.S. Persons (SSN, Passport Number or other simila	ar Identification number)		
For Non-U.S. Persons (SSN, Passport Number or other simila	ar Identification number)		
For Non-U.S. Persons (SSN, Passport Number or other simila Additional Section 1 - Fourth Beneficial Owner (If requ	ar Identification number) uired)	Country of Issu	lance
Country For Non-U.S. Persons (SSN, Passport Number or other simila Additional Section 1 - Fourth Beneficial Owner (If requ Last Name	ar Identification number) uired) First Name	Country of Issu	Date of Birth

Section 2

Please provide the following information for one individual with significant responsibility for managing or directing the entity, including, an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or Any other individual who regularly performs similar functions.

City SSN (U.S. Persons) umber) e a Social Security Number, a evidencing nationality or resi		iumber, or number
umber) e a Social Security Number, a	an alien identification card n	iumber, or number
e a Social Security Number, a	an alien identification card n	iumber, or number
	active and bearing a prioto	graph or similar
(name of pers	on opening account), he	ereby
ovided above is complet	e and correct.	
	Date	

11 ACCOUNT OWNER CONSENT FOR E-DELIVERY

I would like to receive my account statements, transaction confirmations, Program descriptions, and Program description supplements electronically. If I do not consent below, I understand that I will receive my documents/ statements in paper format.

□ I consent to delivery of my 529 plan documents/statements in electronic format and have provided my e-mail address below.

I understand that I will receive an e-mail notice indicating that the most recent documents or statements are available for viewing and downloading at www.tomorrowsscholar.com and that I will need to establish a login ID and password to view these materials. I may change my electronic delivery preferences or unsubscribe from e-delivery at any time by logging into my account online or by calling 1-866-677-6933.

Email address

By signing this application, I hereby apply for a Tomorrow's Scholar account. I certify that I am opening the account to provide funds for the qualified higher education expenses of the designated Beneficiary. I have received and have read and agree to the terms set forth in the Program Description and Participation Agreement and will retain a copy of this document for my records. I have had the opportunity to consult with a financial and/or legal advisor before signing this application. I understand that my account may be subject to a \$25 nonresident annual maintenance fee for each Investment Option selected unless qualifying for a waiver as disclosed in the Program Description and Participation and Participation Agreement.

I acknowledge that I am required to provide certain personal information, which will be used to verify my identity, and that my account may not be opened if I do not provide this information. I further acknowledge that Voya reserves the right to close my account, or take other reasonable steps, if it is unable to verify my identity. I represent that I am of legal age and have legal capacity to make this purchase.

I hereby authorize the FA designated on this application, and individuals acting on behalf of the FA (collectively, "authorized individuals"), to have full access to my account and acknowledge that they may receive duplicate account statements. I authorize these individuals to execute documents and act on my behalf, in accordance with Voya's procedures. I understand that this does not grant the authorized individuals discretionary control over my account, but allows them to act according to the instructions I provide to them. I understand that if I do not want to authorize the FA (or RIA) to act on my behalf, I must check the box below:

□ I do not authorize my FA (or RIA) to act on my behalf, but he/she may receive duplicate account statements.

To the extent authorized above, Voya may treat the authorized individuals as authorized to act for me and on my behalf in the same manner and with the same force and effect as I could. I agree to notify Voya in writing immediately if this authority is revoked and further agree that, in the case of my death, disability, incapacity, or incompetency, Voya may continue to act on the instructions of the authorized individuals until a reasonable period after Voya is notified in writing that my authorization has been terminated or revoked. I agree that Voya and Tomorrow's Scholar are not responsible for suitability of investment recommendations or transactions initiated by the authorized individuals on my behalf. I further agree to indemnify and hold Voya harmless from acting upon any transactions on my Tomorrow's Scholar account resulting from verbal, written, or electronic instructions that Voya reasonably believes to have originated from any and all acts of the authorized individuals.

I acknowledge that my FA receives compensation when I purchase shares of the Program Option and that I may incur an additional annual fee based on the value of my account.

I certify that the information I have provided on this application—and all future information I will provide with respect to my Tomorrow's Scholar account—is true, complete, and correct. I authorize Voya and Tomorrow's Scholar to open and maintain the account(s) based on this information.

•••		
Signature of trustee, partner, or officer	Print name	Date
(Trust, Partnership, Corporation, 501(c)(3), or Other Entity Accounts)		
×		
Signature of co-trustee, partner, or officer	Print name (and title, if applicable)	Date

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

(Trust, Partnership, Corporation, 501(c)(3), or Other Entity Accounts)

To complete this application, you must sign and date here.

x

Before you mail, have you:

- □ Provided all required information in section 1?
- □ Completed designated Beneficiary information in section 3?
- Completed section 4 as required for Trust, Partnership, Corporation, 501(c) and other entity accounts?
- □ Selected an Investment Option in section 6?
- □ Signed your application in section 12?
- □ Enclosed your check made payable to Tomorrow's Scholar, if applicable?

REGULAR MAIL

Tomorrow's Scholar c/o Voya Investment Management P.O. Box 534472 Pittsburgh, PA 15253-4472

OVERNIGHT/COURIER

Tomorrow's Scholar Attention: 534472 500 Ross Street 154-0520 Pittsburgh, PA 15262

Tomorrow's Scholar is a state-sponsored 529 plan administered by the State of Wisconsin. Voya Investment Management Co. LLC provides investment management and administrative services for the Tomorrow's Scholar Plan. Shares in the Program are distributed by Voya Investments Distributor, LLC, Member FINRA/SIPC.



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