

Tomorrow's Scholar[®] 529 Plan

The Ball Is in Your Court. Invest for College Today.



... connecting to the future

Very few students are awarded an athletic scholarship. For everybody else, the cost of a college education is higher than ever and continues to rise each year. From the top-ranked schools to those that didn't even make the upcoming college basketball tournament, the cost of higher education requires considerable planning and investing. If you put as much thought into planning for college as you do in filling out your bracket, you may be better prepared for the expenses associated with a college education.

Tomorrow's Scholar[®], a section 529 college savings plan sponsored by the State of Wisconsin and sold nationwide, provides families a flexible means to save for a child's college education while taking advantage of multiple tax and estate benefits.

529 Plans Offer Tax Advantages:

- Your account grows free of federal and state taxes
- You don't pay federal and state taxes on qualified withdrawals

Tomorrow's Scholar 529 Plan Gives You Flexibility and Control:

- **High Contribution Limits** – up to \$488,000 per beneficiary, with no income or state residency requirements
- **A Wide Range of Investment Options** – from age-based to risk-based to individual funds, you and your financial advisor can customize the investments to your needs
- **Joint Ownership Available** – so that both parents can maintain control over the account

Working with your Financial Advisor, you can reach your higher education funding goals.
For planning resources, and gifting & saving tools, visit TomorrowsScholar.com.

Tomorrow's Scholar[®] is a state-sponsored 529 college savings plan administered by the State of Wisconsin. Voya Investments Distributor, LLC, a Delaware limited liability company provides investment management, administrative and distribution services for the Tomorrow's Scholar[®] Plan.

An investor's or a designated beneficiary's home state may offer state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. Please consider this before investing.

Earnings component of non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

The tax information herein is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Investments in Tomorrow's Scholar 529 Plan are subject to certain charges, which will reduce the value of your Account as they are incurred. Please see the Program Description for details of charges or fees that apply to the specific Tomorrow's Scholar savings plan.

Investments in Tomorrow's Scholar 529 Plan are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

Voya Investment Management is not an underwriter for any underlying municipal securities.

An investor should consider the investment objectives, risks, charges and expenses associated with municipal fund securities before investing. More information about municipal fund securities is available in the issuer's Program Description. You may obtain a Program Description at TomorrowsScholar.com or by calling 866-677-6933. The Program Description should be read carefully before investing.



Average Cost of 4 Years of College*

Public 4-Year (in-state tuition)

Tuition = \$40,920
Room & board = \$44,560
Books & supplies = \$4,960
Transportation = \$4,640
Other expenses = \$8,480

Total = \$103,560

Private 4-Year

Tuition = \$143,320
Room & board = \$50,720
Books & supplies = \$4,960
Transportation = \$4,200
Other expenses = \$6,800

Total = \$210,000

* Based on the College Board's annual survey of college pricing for the 2018-2019 school year.

