



Offered through Voya Employee Benefits

Help make college possible for your students by adding the Voya Tomorrow's Scholar 529 Plan, offered to you as a value-added benefit. Tomorrow's Scholar 529 Plan is a flexible and tax-advantaged way for you to plan and pay for college. It is simple to implement, and your contributions are through bank-draft, not a payroll slot. Take advantage of this unique opportunity today!

As an employee, you have access to the Tomorrow's Scholar 529 Plan which can help you save for one of your student's most important milestones: going to college. With tax deferred growth distributions taken tax-free when used for qualified education expenses, Tomorrow's Scholar can help you save smartly for your student's education goals.

Advantages of the Tomorrow's Scholar 529 Plan

Employees eligible to sign up for the Tomorrow's Scholar 529 Plan are entitled to the following benefits and services:

- Account earnings are tax free when used for education expenses, including room and board, books, computers, supplies as well as K-12 tuition.¹
- Anyone at any income level can contribute, with a simple bank-draft deduction that provides a "set it and forget it" opportunity to save
- The owner remains in control of the account, including the ability to:
 - Choose investments
 - Take distributions
 - Change beneficiaries
- A dedicated Voya Financial Advisor to help you with every step of the process
- Website with planning tools available, including tax and financial planning resources
- Wide variety of investment options to meet your individual needs

For additional information on Tomorrow's Scholar and to access this benefit, please visit [TomorrowScholar.com/employeebenefits](https://tomorrowsscholar.com/employeebenefits) or contact a Voya Financial Advisor at **844-VOYA-529 (844-869-2529)**.

¹ Distributions for tuition in connection with enrollment or attendance at an primary or secondary public, private, or religious school are federally income-tax free up to a maximum of \$10,000 per taxable year per beneficiary from all 529 plans. The tax treatment of withdrawals used to pay for primary and secondary school tuition differs between states and as such may differ from the federal tax treatment as well.

Disclaimer

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® 529 Plan. Shares in the program are distributed by Voya Investments Distributor, LLC, Member FINRA/SIPC.

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 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.

An investor's home state may offer state tax or other benefits 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.

Voya Investment Management is not an underwriter of 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.

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