



You Don't Have to Be a Rocket Scientist to Fund Tomorrow's Rocket Scientists

Tomorrow's Scholar® Group 529 Plan

One of the smartest things we can do for our children is to save for their education. And one of the smartest and easiest way to save for education is through 529 plans like Tomorrow's Scholar Group 529 Plan through simple bank-draft deduction. Saving for college can seem like an impossible dream. But with a little planning and discipline, it can be possible no matter what your budget.

 To get started, go to TomorrowsScholar.com/employeebenefits. Or, call **844-VOYA-529 (844-869-2529)** to speak with a **Voya Financial Advisor** today.



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 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.

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® 529 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.

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.