

# Tomorrow's Scholar<sup>®</sup> 529 Plan

Offered Through Voya Employee Benefits



Tomorrow's Scholar offers three distinct ways to invest: by age, by risk level, and by building your own portfolio.

Help make college possible for your students by investing in the Tomorrow's Scholar 529 Plan, a value added service offered by Voya Employee Benefits.<sup>1</sup> Tomorrow's Scholar 529 Plan is a flexible and tax-advantaged way for you to plan and pay for college. Take advantage of this unique opportunity today!

## Meet your partner in planning: Let Voya Financial Advisors help guide you

We get it. You have about 100 things to do today. And every other day. So taking a fresh look at your financial situation may not make the top of your list, but with access to Voya Financial Advisor's Financial Planning Consultants you now have one less excuse to put it off.

Our Financial Planning Consultants have knowledge and experience helping folks plan for the future. With them, you will be able to:

- Work one-on-one with your consultant who will get to know you and your financial goals beyond just college savings
- Contact them directly by phone and email
- Your retirement consultant will assist you as much, or as little, as you want



## Benefits of Saving with Tomorrow's Scholar

- Account earnings are tax free when used for qualified education expenses, including room and board, books, computers, and supplies
- 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
- Website with planning tools available, including tax and financial planning resources
- Wide variety of investment options to meet your individual needs



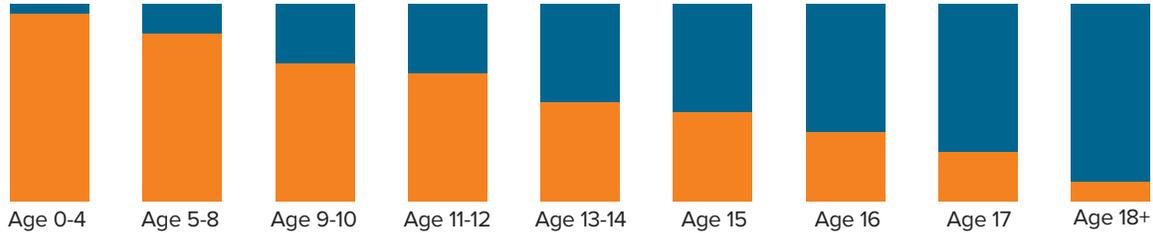
For additional information on Tomorrow's Scholar and to access this benefit, please visit [TomorrowsScholar.com/employeebenefits](http://TomorrowsScholar.com/employeebenefits) or contact a **Voya Financial Advisor** at **844-VOYA-529 (844-869-2529)**.

<sup>1</sup> A division of ReliaStar Life Insurance Company

## Three Ways to Invest

### Age-Based College Savings Options<sup>1</sup>

Simply choose a portfolio based on the age of the child, and the portfolio will automatically reallocate as the child gets closer to college age. The mix of equity and fixed income allocations begins with a focus on growth and slowly becomes more conservative over time. The portfolios are comprised of six sub asset classes for equity and six for fixed income.



### Risk-Based

Select a static asset allocation option based on your overall risk profile from five distinct risk-based portfolios. The portfolios are comprised of six sub asset classes for equity and six for fixed income.

	Aggressive Growth	Growth Plus	Balanced	Conservative Plus	Ultra Conservative
Equity	95%	83%	65%	45%	10%
Fixed Income	5%	17%	35%	55%	90%



Equity Fixed Income

### Build Your Own Portfolio

Tomorrow's Scholar individual fund options let you and your Financial Advisor create your own portfolio from a broad mix of asset classes, investment styles and well-recognized managers such as BlackRock, Columbia, Northern, TIAA and Voya.

There are certain risks associated with each investment option. Please see the Program Description for additional information. Holdings are subject to change.

<sup>1</sup>The Age-Based Options are designed for college savings and may not be appropriate for K-12 investment horizons.

**Tomorrow's Scholar<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 529 Plan.

Investments in Tomorrow's Scholar<sup>®</sup> 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](http://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<sup>®</sup> 529 Plan. Shares in the program are distributed by Voya Investments Distributor, LLC, Member FINRA/SIPC.

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