

Tomorrow's Scholar[®] Group 529 Plan

...connecting to the future

Saving for College is as Easy as 1, 2, 3

One of the smartest things we can do for our children is to save for their education. And one of the smartest and easiest ways to save for education is through 529 plans like Tomorrow's Scholar Group 529 Plan through payroll deductions. 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. Just follow these three easy steps to enroll and begin to benefit from this convenient way to invest for your child or loved ones future.

Step 1: Complete a Tomorrow's Scholar 529 Account Application

- Before you begin have the beneficiary's date of birth and social security number
- Go to tomorrowsscholar.com/groupplans
- Enter you plan's group number
- Click on "Download Application"
- Follow the instructions and complete the application

Step 2: Return the Application to Tomorrow Scholar

- Returned the account application, signed by you and the Plan's financial professional, to:
Tomorrow's Scholar
c/o Voya Investment Management
PO Box 9883
Providence, RI 02940-9984
- Keep a copy of the application for your records
- You will receive a confirmation via the mail once your Tomorrow's Scholar 529 account is established

Step 3: Complete a Tomorrow's Scholar 529 Direct Deposit Authorization Form

- Once you receive your confirmation, return to tomorrowsscholar.com/groupplans
- Enter you plan's group number
- Download "Tomorrow's Scholar 529 Direct Deposit Authorization Form"
- Follow the instructions and complete the form
- Return the form to your payroll department

For additional information on Tomorrow's Scholar,
visit TomorrowsScholar.com or contact the Plan's financial professional.



Tomorrow's Scholar Group 529 Plan is a flexible and tax-advantaged way for you to plan and pay for college, offering the following benefits:

- Payroll deposit as low as \$25 a month (with no account minimum)
- Owner (usually a parent) controls the account
- Anyone at any income level can contribute, with maximums of up to \$527,000 per beneficiary
- Growth in account is federally tax free if used for education—with up to \$3,560 annually deductible from state tax for Wisconsin residents¹
- Can be used for most higher educational expenses (tuition, room and board, books and supplies) at most two- and four-year colleges as well as technical, vocational and graduate schools in the U.S. (and some overseas)
- Gifting platform that accepts online contributions and can be shared with friends and family
- Withdrawals for qualified higher educational expenses are free from tax
- Contributions are made through convenient Payroll Deduction
- Online account access
- Website with planning tools available, including tax and financial planning resources
- Access to a financial professional to help employees set college savings goals
- Wide variety of investment options to meet individual employee needs
- Waiver of annual fee of \$25 for Tomorrow's Scholar Group 529 plan participants, provided they meet contribution minimums

¹The amount of an outgoing rollover made to another state's 529 Plan on or after June 1, 2014, however, will be added to Wisconsin income and taxed to the extent that the amount was previously claimed as a reduction. Effective June 1, 2014, non-qualified withdrawals of contributions made after 2013 will be added to Wisconsin income and taxed to the extent the receipt of such amounts results in the additional 10% tax for federal tax purposes. Please note that the principal portion of any rollover contributions may qualify for reducing WI taxable income; the portion attributed to growth is not eligible.

Unsure where to start? Use the College Funding Planner. This comprehensive and interactive tool uses a database of 3,500 colleges to first determine actual college costs, including tuition, room and board and a miscellany of expenses. You select a college and input how much you've saved and/or intends to save, and it creates a report that identifies how much you need to set aside on a monthly basis to hit that real-world target.

Go to tomorrowsscholar.com and click on the "College Funding Planner" box on the homepage

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

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