

Tomorrow's Scholar® Group 529 Plan

Making Saving for College Easier for Your Employees



... connecting to the future



Not FDIC Insured | May Lose Value | No Bank Guarantee | Not A Deposit

INVESTMENT MANAGEMENT

VOYA®

An Added Benefit for Your Employees—At No Cost to You

One of the most important financial goals of your employees is to fund college for their children and loved ones. Now you can help make college possible as a no-cost enhancement to your employee benefits package. Tomorrow's Scholar Group 529 Plan is a flexible and tax-advantaged way for employees to plan and pay for college.

Benefits for Your Employees

- Payroll deposit as low as \$25 a month
- Contributions are made through convenient Payroll Deduction
- Account owner controls account, not the beneficiary
- Anyone at any income level can contribute, with maximums of up to \$589,650 per beneficiary
- Growth in account is federally tax free if used for education
- Contributions up to \$5,130 may be deductible from Wisconsin taxable income per beneficiary per year¹
- Withdrawals for qualified education expenses are free from tax
- 529 assets can be used for most education expenses including tuition, room and board, books, computers and supplies at most two- and four-year colleges, technical, vocational and graduate schools as well as tuition for primary or secondary public, private and religious schools.²
- Online account access
- Website with planning tools available, including tax and financial planning resources
- Access to a financial professional to help employees set education savings goals
- Wide variety of investment options to meet individual employee needs
- Online gifting platform

Convenient to Establish—Simple to Run

There is enough administration with your existing benefit plans, so Tomorrow's Scholar is designed to be as hands-off as possible to manage. All you do is authorize the program, and your financial professional (working with Voya) does the rest. And it's just as easy for employees, with low minimums, online account access and web-based planning resources.

Benefits to Your Business

- Provides an important benefit that strengthens employee loyalty
- Makes education savings available to any employee who wants it
- All contributions come directly from employees—no out-of-pocket costs to your business
- Tomorrow's Scholar is handled through Voya and your employees' financial professionals, so your administrative responsibility is minimal
- Businesses may be able to reduce their Wisconsin state tax liability by contributing to their employees' WI 529 accounts. If applicable, the credit is equal to 25% of contributions made by the employer up to a maximum credit of \$800 per employee

Flexible Processing Methods for Your Company

- Individual Payroll Deduction: Set up individually between employee and employer using a payroll deduction form (supplied by Voya)
- List Bill Processing: Employer sends one check on behalf of participating employees, indicating how much should be deposited into each employee's Tomorrow's Scholar account
- Fully Automated Payroll Processing: Files are sent between employer's payroll department and the Tomorrow's Scholar transfer agent, which allows automatic processing and limited human intervention

Your financial professional and Voya representative will be available to support you in the initial setup and ongoing maintenance of your Tomorrow's Scholar Group 529 plan.

Easy-To-Maintain Turnkey Benefit Program

- Easy to establish
- No minimum number of employees required
- No long-term commitment
- Support from Voya with any questions

¹ 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.

² 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.

A Comprehensive 529 Plan as Part of a Comprehensive Benefits Package

A growing number of employers are offering employees a chance to invest for one of life's most important financial goals. Tomorrow's Scholar is designed to offer the investment flexibility and prominent asset managers to attract a wide range of employees to the program. Tomorrow's Scholar offers three ways to invest, including age-based and risk-based investment options to help take the guesswork out of investing.

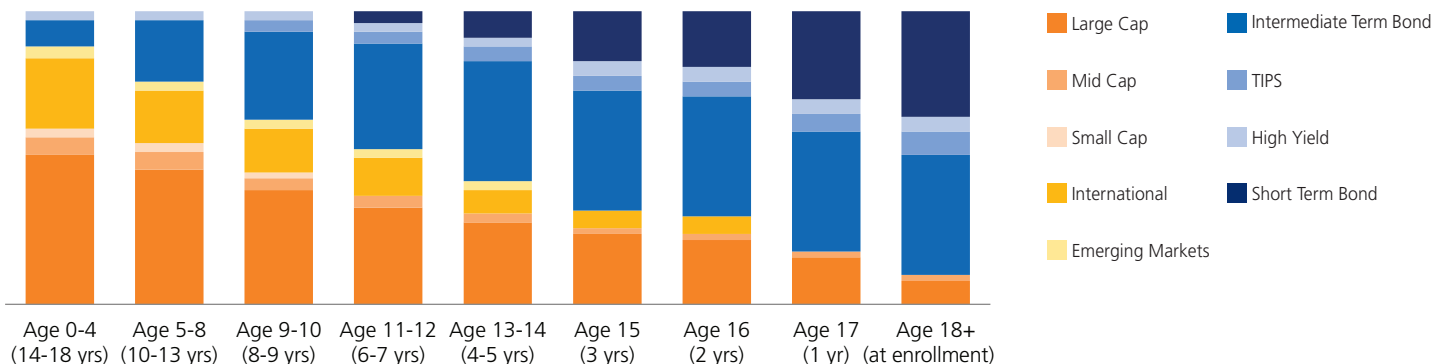
Three Ways to Invest

- **By Age** — Portfolio automatically and gradually reallocates to more conservative postures over nine "age bands" as the child approaches college age
- **By Risk Level** — Investors can customize portfolio based on overall risk profile using five distinct risk-based options
- **By Building a Portfolio** — For do-it-yourself investors, there's a selection of 17 single fund options across a spectrum of styles, managers and asset classes

The Strength of a Multi-Manager Program

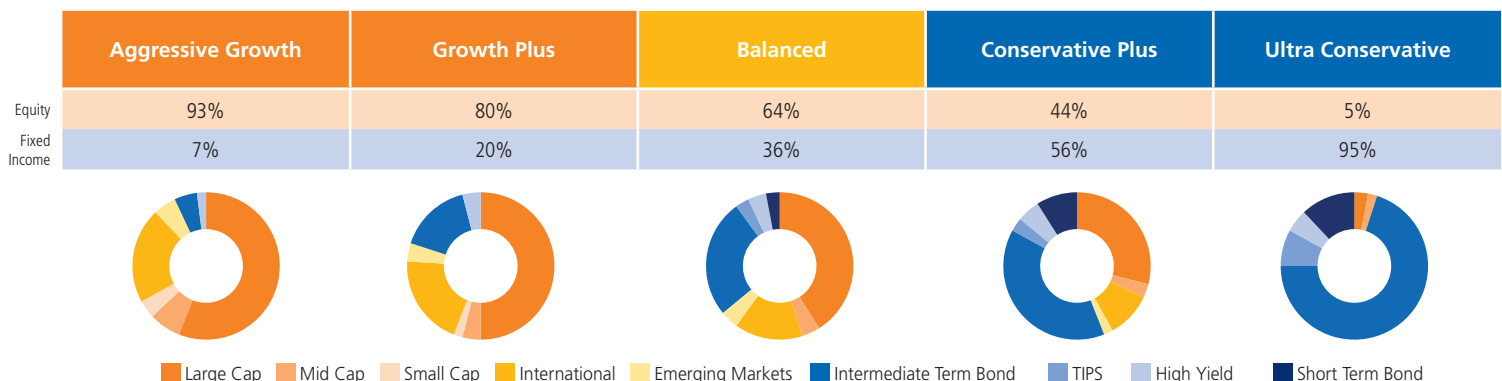
- Tomorrow's Scholar provides access to well-recognized asset managers, names like BlackRock, T. Rowe Price, American Century, Nuveen and Voya.
- Each is an expert in one or more investment areas covered among the investment options
- Voya Investment Management's Multi-Asset Strategies and Solutions (MASS) team selects managers, performs custom risk analysis and reviews the underlying portfolios on an ongoing basis

Nine **age-based** options that automatically reallocate as child reaches college age³




Note: Can use actual or stated hypothetical age. Descriptor in parentheses denotes years to enrollment.

Five static **risk-based** portfolios



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

³ The Age-Based Options are designed for college savings and may not be appropriate for K-12 investment horizons.



You can help your employees reach their education funding goals.
For additional information on Tomorrow's Scholar,
visit TomorrowsScholar.com or contact your financial professional.

Tomorrow's Scholar® is a state-sponsored 529 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 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.

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, a wholly owned subsidiary of Voya U.S.

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