



Tomorrow's Scholar[®] 529 Plan

Offered Through Voya Employee Benefits



This brochure describes the standard version of the product. State variations may apply. Product availability will vary based on the state and type of group.

ReliaStar Life Insurance Company, a member of the Voya[®] family of companies.

INVESTMENT MANAGEMENT





Tomorrow's Scholar 529 Plan:

Now available for your employees as a beneficial value added solution brought to you by Voya

As an employer, you are always looking for ways to enhance your employee benefit experience. Help employees make college possible for their students by adding a no-cost enhancement to your employee benefits package. The Tomorrow's Scholar 529 plan is a flexible, tax-advantaged way for employees to plan and pay for college. It is simple to implement, and employee contributions are through bank-draft, not a payroll slot. Take advantage of this unique opportunity today!

Benefits for Your Employees

- Account owner controls account, not the beneficiary
- Anyone at any income level can contribute, with simple bank-draft deduction that provides a 'set it and forget it' opportunity to save
- Growth in account is federally tax free if used for education
- Contributions up to a \$3,560 may be deductible from Wisconsin taxable income per beneficiary per year.¹ Check local state tax laws to see if any deductions would apply.
- 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.
- Withdrawals for qualified education expenses are tax free²
- Access to a financial professional to help employees set education savings goals
- Online account access
- Website with planning tools available, including tax and financial planning resources
- Wide variety of investment options to meet individual employee needs

Convenient to Establish — Simple to Run

Tomorrow's Scholar is designed to be as hands-off as possible to manage. All you do is authorize the program, and Voya Financial Professionals 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 easy to access and understand for all employees
- 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

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

Let Voya Financial Professionals Help Guide Your Employees

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

Our Financial Planning Consultants have knowledge and experience helping folks plan for the future. Your employees will be able to:

- Work one-on-one with their consultant who will get to know them and their financial goals beyond just college savings
- Contact their consultant directly via phone and email
- Their retirement consultant will assist as much — or as little — as they want

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 well-recognized 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

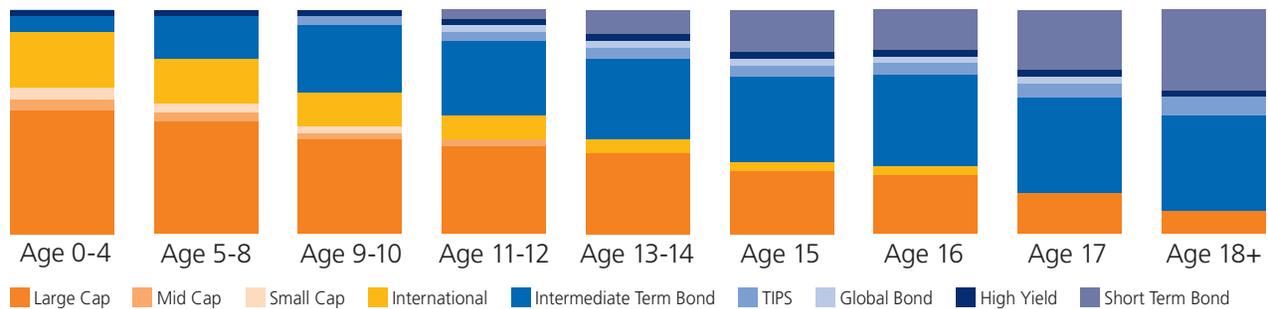
By Risk Level Investors can customize portfolio based on overall risk profile using five distinct risk-based options

By Building a Portfolio For do-it-yourself investors, there's a selection of 18 single fund options across a spectrum of styles, managers and asset classes

The Strength of a Multi-Manager Program

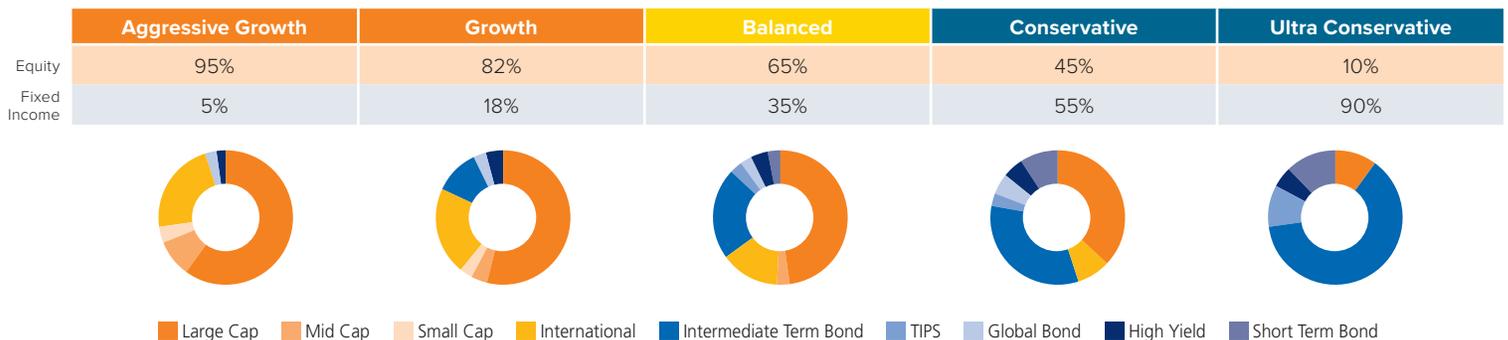
- Tomorrow's Scholar provides access to well-recognized asset managers such as BlackRock, Columbia, Northern, TIAA-CREF and Voya.
- Each is an expert in one or more investment areas covered among the investment options
- Voya Investment Management's Multi-Asset Strategies and Solutions (MASS) team selects 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.

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.



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

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 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'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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