

# 10 Ways the Tomorrow's Scholar 529 Plan Can Help Your Child Succeed

Investing in your child's education is one of the most meaningful financial decisions you'll make. With tuition costs rising, having a smart, flexible savings strategy is essential.

The Tomorrow's Scholar 529 Plan offers powerful advantages to help you prepare for future education expenses—and give your child a head start on success.

## 1 Access top-tier investment expertise

Benefit from a multi-manager approach that includes industry leaders like Voya, T. Rowe Price, BlackRock, and JPMorgan. This structure offers broader diversification and a range of investment strategies—so your child's future is backed by the collective insight of seasoned professionals.

## 2 Customize your investment strategy

Every family's financial journey is unique. Choose from:

- 4 share classes to meet your needs (A, C, C1, and W shares)
- 9 age-based portfolios that automatically adjust over time
- 5 risk-based options
- 18 single-fund choices to build your own portfolio
- Prefer added security? Opt for our principal protection option with a guaranteed rate of return<sup>1</sup>

## 3 Save big with generous contribution limits

With lifetime contribution limits exceeding \$589,000, the Tomorrow's Scholar 529 Plan gives you room to save ambitiously for your child's future.

## 4 Maximize tax advantages

Wisconsin residents enjoy a state tax deduction on contributions.\* Plus, any excess contributions can be carried forward for future deductions—helping you optimize your tax strategy year after year.

## 5 Stay ahead with federal law updates

Our plan automatically aligns with federal legislation, giving you immediate access to new benefits—like rolling over unused 529 funds to a Roth IRA and expanded eligible expenses.

## 6 Choose an award-winning plan

Tomorrow's Scholar has earned "High Honors" from Savingforcollege.com—one of the few advisor-sold plans to do so. This recognition reflects our commitment to quality, transparency, and long-term value.

## 7 Open and manage accounts anytime, anywhere

With the Active Investor portal and mobile app, you can check balances, monitor performance, and access documents—right from your phone or computer.

1. Guarantees are based upon the claims-paying ability of the issuing company.

## 8 Protect your savings from creditors

Your education savings are safeguarded by creditor protection provisions, offering peace of mind that your funds will be there when your child needs them most.

## 9 Make gifting easy and personal

Our Gifting Portal lets friends and family contribute to your child's 529 account for birthdays, holidays, or milestones. Create a personalized page with a photo and message to make every gift meaningful.

## 10 Use smart planning tools to stay on track

Explore our suite of online tools:

- **College Funding Planner:** See how much you need to save
- **Financial Aid Calculator:** Estimate eligibility
- **Saving vs. Borrowing Tool:** Understand the long-term impact of starting early

Our plan offers a wide range of electronic forms so you can open an account, make changes, and manage your investments entirely online in a fast, convenient, and secure way.



The Forms and Literature section of our website houses an extensive library of educational resources, including investor guides, financial aid brochures, and tax benefit flyers.



Voya IM's dedicated DCIO and specialist teams support your financial advisor to ensure they have the resources they need to help you make the most of your 529 plan.



\*State tax treatment of withdrawals for K-12 expenses and postsecondary credential programs is determined by the state where you file state income tax. Consult with a tax advisor before withdrawing funds for any such expenses.

**Tomorrow's Scholar is Wisconsin's state-sponsored college savings plan administered by the College Savings Program Board and the [State of Wisconsin](#). Voya Investment Management (Voya IM) provides investment management and administrative services for the Tomorrow's Scholar plan. Shares in the program are distributed by Voya Investments Distributor, LLC. This Web site is accompanied by a current [program description](#) 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.

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