

Tomorrow's Scholar Prospecting Letter – Parent

- Cut and paste letter to your letterhead, including disclosures
- Must be printed on FINRA member firm letterhead
- This letter may need to be reviewed by your compliance department

[Date]

[Client Name]
[Address]
[City, State ZIP]

Dear [Client Name]:

We all want the best for our children—to keep them safe, provide for their future, help them find happiness. That's why we often push our kids in school, because we know the importance of education to their future well-being. We also need to push ourselves, for college costs are high and rising.

Fortunately, disciplined investing for college can be easy with the Tomorrow's Scholar 529 plan, a tax-advantaged saving program that can help make college possible.

Tomorrow's Scholar is a Flexible Way to Invest for College:

- Allows contributions from anyone—parents, grandparents, friends—up to \$613,240 per student, with minimums as low as \$25 a month per investment option through an automatic investment program
- Earnings and withdrawals are free from federal (and possibly state) tax if used for qualified educational expenses—and contributions may be removed from one's taxable estate
- Eligible expenses include tuition, fees, books, on- and off-campus room and board, computers, equipment and supplies
- Eligible institutions include most two- and four-year colleges, technical, vocational and graduate schools as well as primary or secondary public, private and religious schools.¹
- Three convenient ways to invest: by age, risk profile, or a choice of options from leading managers

By investing in Tomorrow's Scholar, you could take an important first step toward planning for the future higher education expenses of your children.

I will call you in a few days to follow up on how this investment may help you achieve your goals. If you prefer, call me with any questions at [Phone Number].

Sincerely,

[Financial Representative]

¹ Distributions for tuition in connection with enrollment or attendance at a 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.

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.

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.

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