



Save for college at your 9-to-5 with CollegeChoice 529

CollegeChoice 529 is the smart, affordable way to save for college. And now, you can save automatically through payroll deduction. What could be easier?

- **Tax advantages:** Earnings grow tax deferred, and Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a CollegeChoice 529 account, up to \$1,000 credit per year*
- **Flexible:** Use your account at any eligible 2- or 4-year college, vocational school, or technical institute around the country
- **Affordable:** Set up an automatic payroll deduction program for as little as \$25 per paycheck**

For additional information, go to indianas529.com, call **1.866.485.9383**, or attend the upcoming seminar.

* This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state's 529 plan or a non-qualified withdrawal. Please note that, effective January 1, 2010, the Indiana state income tax credit will no longer apply to rollovers from another state's qualified tuition program or to transfers from the Upromise service into a CollegeChoice 529 account. All other contributions will continue to be eligible for the tax credit to the extent previously allowable.

** A plan of regular investment cannot assure a profit or protect against a loss in a declining market.

For more information about the CollegeChoice 529 Direct Savings Plan, call 1.866.485.9415 or visit www.collegechoicedirect.com to obtain a Disclosure Statement which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. Upromise Investments, Inc. Distributor and Underwriter.

Join us to learn about
CollegeChoice 529 payroll deduction:

Date

Time

Location



CollegeChoice 529[★]
DIRECT SAVINGS PLAN

If you are not an Indiana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

CollegeChoice 529 Direct Savings Plan (Plan) is administered by the Indiana Education Savings Authority. Upromise Investments, Inc. serves as the Program Manager and Upromise Investment Advisors, LLC, provides investment advisory services and recordkeeping and administrative services. Upromise Investments, Inc. and Upromise Investment Advisors, LLC have overall responsibility for the day-to-day operations, including marketing and distribution of the Plan. Dodge & Cox; Frontegra Asset Management, Inc.; The Vanguard Group, Inc.; and Western Asset serve as Investment Managers for the Plan. The Plan's Portfolios, although they invest in mutual funds are not mutual funds. Units of the Portfolios are municipal securities and the value of units will vary with market conditions.

Investment returns are not guaranteed, and you could lose money by investing in the Plan.

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