



The Ball Is in Your Court. Invest for College Today.

Very few students are awarded an athletic scholarship. For everybody else, the cost of a college education is higher than ever and continues to rise each year. From the top-ranked schools to those that didn't even make the upcoming college basketball tournament, the cost of higher education requires considerable planning and investing. If you put as much thought into planning for college as you do in filling out your bracket, you may be better prepared for the expenses associated with a college education.

IAdvisor 529 Plan Offers Tax Incentives for College Savings:

IAdvisor 529, a section 529 college savings plan sponsored by the State of Iowa, provides families a flexible means to save for a child's college education while taking advantage of multiple tax and estate benefits.

- IAdvisor 529 Plan offers federal and state tax-exempt growth; this feature has the potential to accumulate more than a taxable investment.
- For Iowa taxpayers, annual contributions of up to \$3,522 per beneficiary per taxpayer may be deducted from 2022 Iowa taxable income. (adjusted annually for inflation).¹
- Withdrawals for qualified educational expenses at eligible education institutions are also free from federal and Iowa state income taxes for Iowa taxpayers.²

Working with your financial professional, you can reach your higher education funding goals. For planning resources, and gifting & saving tools, visit IAdvisor529.com

The IAdvisor 529 Plan is offered by the Iowa Educational Savings Plan Trust, a trust organized under Iowa law and administered by the Iowa State Treasurer's Office. The Treasurer of the State of Iowa is responsible for overseeing the administration of the IAdvisor 529 Plan.

Investments in IAdvisor 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 IAdvisor 529 Plan.

Investments in IAdvisor 529 Plan are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

The Options in the IAdvisor 529 Plan are not mutual funds, although they invest in mutual funds. An investment in the IAdvisor 529 Plan is an investment in municipal securities and the value of the Options will vary depending on the value of the underlying funds in which the Options invest. Investment returns are not guaranteed and you could lose money by investing in the IAdvisor 529 Plan.

These securities are not registered with the U.S. Securities and Exchange Commission ("SEC") or any state, nor is the IAdvisor 529 Plan or any of the IAdvisor 529 Plan Options registered as an investment company with the SEC or any state.

If you are not an Iowa taxpayer, consider before investing whether your or the beneficiary's home state offers a 529 plan with favorable state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that may only be available through investments in that state's 529 plan and which are not available through investment in the IAdvisor 529 Plan.

Non-qualified withdrawals may be subject to federal and state taxes and an additional federal 10% tax.

An investor should consider the investment objectives, risks, charges and expenses associated with the IAdvisor 529 Plan before investing.

More information about the IAdvisor 529 Plan is available in the Program Description. You may obtain a Program Description at www.IAdvisor529.com or by calling 800-774-5127. The Program Description should be read carefully before investing.

¹ If withdrawals are not qualified, the deductions must be added back to Iowa taxable income.

² Non-qualified withdrawals may be subject to federal and state taxes and an additional federal 10% tax.

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

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Average Cost of 4 Years of College*

Public 4-Year (in-state tuition)

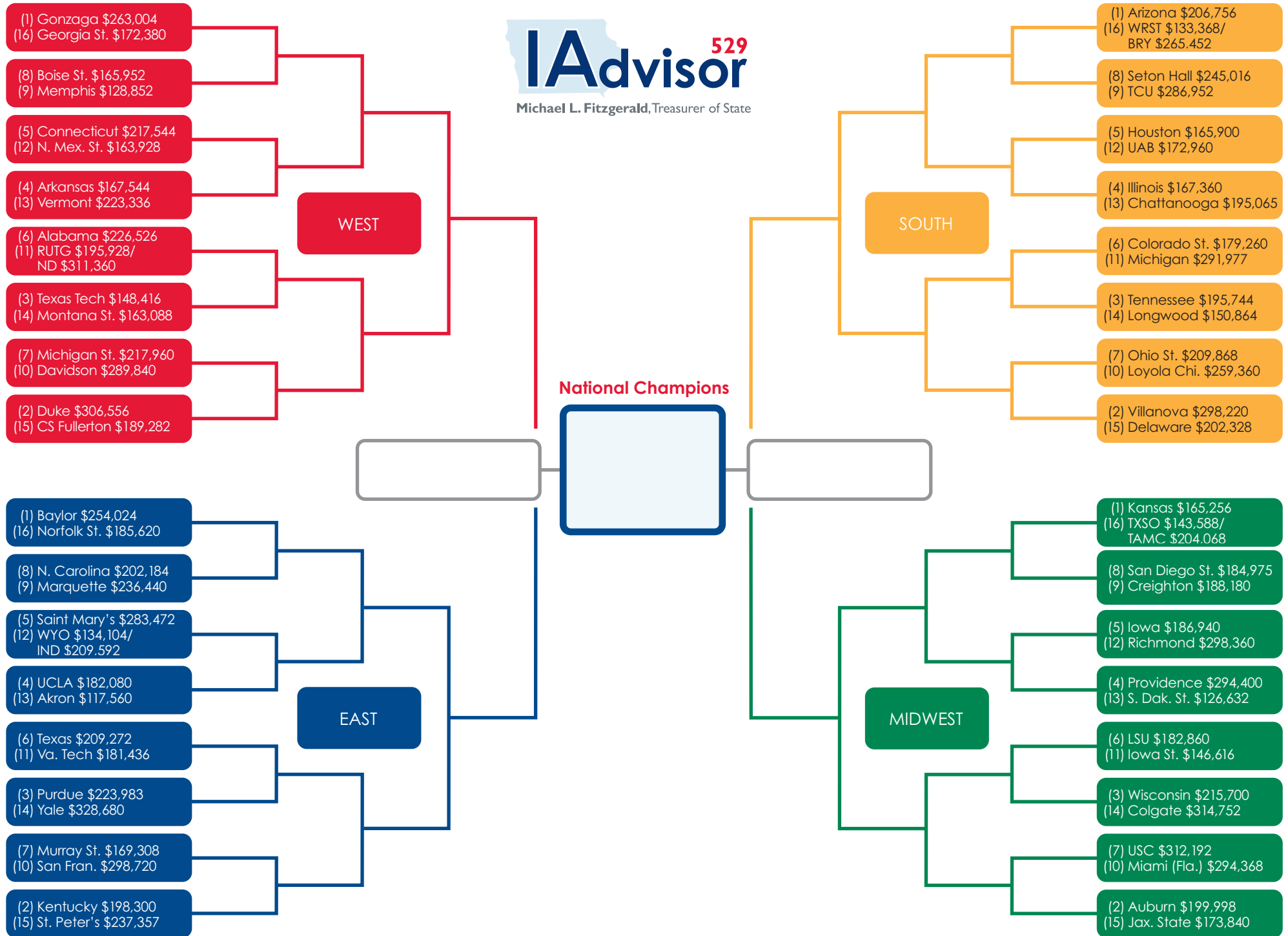
Tuition = \$42,960
Room & board = \$47,800
Books & supplies = \$4,960
Transportation = \$4,920
Other expenses = \$8,680
Total = \$109,320

Private 4-Year

Tuition = \$152,280
Room & board = \$54,480
Books & supplies = \$4,960
Transportation = \$4,240
Other expenses = \$7,240
Total = \$223,200

* Based on the College Board's annual *Trends in College Pricing 2021* for the 2021-2022 school year.

VOYA



Source: College Board. Cost of tuition is based on 2021-2022 tuition data for each respective school. Total amount reflects the cost of a 4-year education for an out-of-state resident.