



IA Advisor 529 Plan

Imagine. Educate. Achieve.

Invest in their future today.

Financial Professional Summary

- Full menu of customizable investment options featuring many well-recognized asset managers
- Financial professional support from start to finish on 529s and education planning
- Competitive pricing with flexible share class options

For financial professional use only. Not for inspection by, distribution or quotation to, the general public.

Why Sell 529 plans?

- Cost continues to be a significant factor as families narrow the list of colleges under consideration.*
- Savers continue to leverage vehicles that do not maximize education savings potential. In 2022, the education savings market had more than \$1.6 trillion in assets, however, only 25% of those assets were saved in a 529 plan.**
- With student loan debt at \$1.7 trillion***, it is important to find an opportunity for your clients to save.

* "How America Pays for College." Sallie Mae, 2023

** ISS Market Intelligence Releases Annual 529 Industry Analysis Report, June 12, 2023

*** U.S. Federal Reserve September 2023 Consumer Credit Report G.19, Released November 07 2023

Imagine.

LOGIC WILL GET YOU FROM
A TO B. IMAGINATION WILL
TAKE YOU EVERYWHERE.

—ALBERT EINSTEIN

There's a Great Future in Education

The IAdvisor 529 Plan is a customizable, multi-manager plan with flexible pricing that can help investors meet their education funding goals. It can also help you grow your business with a wide range of clients, not only college savers but those looking for tax and legacy planning opportunities.

Benefits of IAdvisor 529 Plan

Plan Flexibility

- Parents, grandparents, family and friends can contribute to the IAdvisor 529 Plan, which currently permits funding of up to \$420,000 per beneficiary
- Contributions of as little as \$50 a month or \$25 a pay period per investment option can be made through automatic investments
- The account owner maintains control of the assets including the ability to change the beneficiary to another family member at any time¹
- The plan accepts rollovers from other 529 plans, Coverdell Education Savings Accounts (formerly Education IRAs) and qualified U.S. savings bonds (Series EE and I)
- Estate planning features unique to 529
- Flexible share classes
- The funds can be used federally tax free at most two- or four-year colleges, graduate schools, technical or vocational schools for tuition, room and board, books, fees, supplies and equipment required for attendance as well as repayment of college loans, apprenticeships and K-12 tuition²
- Online gifting platform

Tax Advantages

- Qualified distributions to pay for the beneficiary's college costs, college loans, apprenticeships or K-12 tuition are free of federal and, in almost all cases, state taxes^{2,3}
- Earnings grow deferred from federal and state income taxes
- 529 assets 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^{3,4}
- Contributions of up to \$4,028 (adjusted annually for inflation) per beneficiary per taxpayer are deductible from Iowa taxable income in 2024⁵

For example, married Iowa participants who contribute to accounts on behalf of their two children can deduct up to \$16,112 (4 x \$4,028).

Estate and Gift Tax Treatment of Contributions

- Contributions of up to \$18,000 per beneficiary each year (\$36,000 if married, filing jointly) can be made without incurring gift tax consequences
- As an alternative, clients can elect an accelerated gift of up to \$90,000 in a single year (\$180,000 if married, filing jointly) and treat it as if it was made over a five-year period⁶
- Contributions are considered completed gifts for federal gift and estate tax purposes

¹ Please see the Program Description for the definition of a "family member."

² State tax treatment of withdrawals is determined by the account owner's state of residency or where they pay taxes. Taxpayers who reside or have income in other states should also consult with a qualified tax advisor before taking any such actions.

³ Nonqualified withdrawals are subject to a 10% federal penalty on the earnings component of such withdrawal, as well as taxes at ordinary rates of the recipient on such earnings. States may also charge penalties and/or recoup tax credits/deductions previously claimed.

⁴ 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 among states and as such may differ from the federal tax treatment as well. For Iowa income tax purposes, "elementary or secondary school" means (1) an elementary or secondary school in Iowa, which is accredited under Iowa Code Section 256.11 and adheres to the provisions of the federal Civil Rights Act of 1964 and Iowa Code Chapter 216 or (2) an elementary or secondary school located outside the state of Iowa that educates a Beneficiary who meets the definition of "children requiring special education" in Iowa Code Section 265B.2, if the elementary or secondary school is accredited under the laws of the state in which it is located and adheres to the Federal Civil Rights Act of 1964 and applicable state law analogous to Iowa Code Chapter 216.

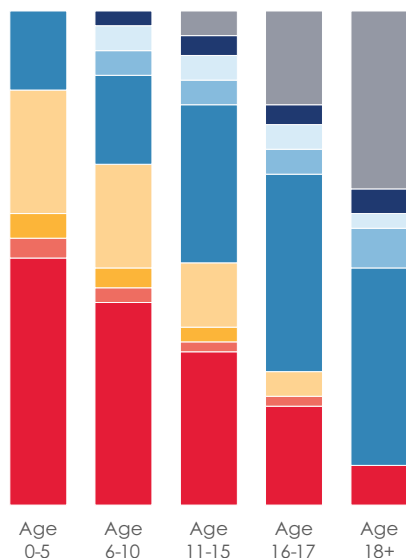
⁵ Contributions to an Account that were previously deducted by an Account Owner for Iowa income tax purposes must be included in Iowa taxable income when distributed, unless, and to the extent, they are used to pay for Qualified Education Expenses.

⁶ In the event the contributor does not survive the five-year period, a pro-rated amount will revert back to the contributor's taxable estate.

Investment Options Customizable to Your Clients' Needs

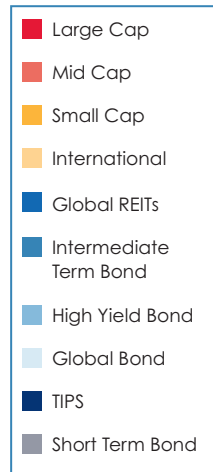
The IAdvisor 529 Plan offers a variety of investment options⁷ that you can personalize to client needs in three ways: 1) by age, 2) by risk level, and 3) by building a portfolio with single fund options.

1) Age-based options⁸ that automatically reallocates as the beneficiary gets closer to college



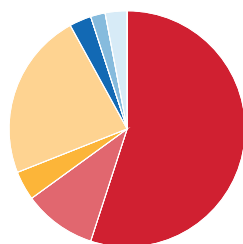
The Age-based options start with a higher allocation to equity funds and automatically becomes more conservative as the beneficiary gets closer to college.

Account owners also have the flexibility to choose a “hypothetical age” that corresponds to an age band that is more or less aggressive than that of the option which corresponds to the beneficiary’s age at the time of enrollment.

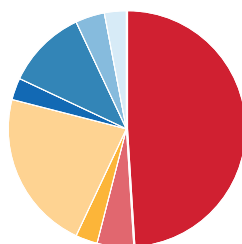


2) Static allocation options based on risk level

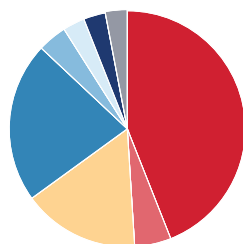
IAdvisor 529 Aggressive Option



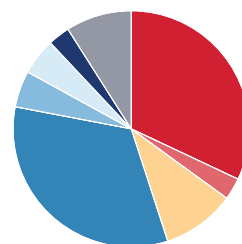
IAdvisor 529 Growth Option



IAdvisor 529 Moderate Option



IAdvisor 529 Conservative Option



3) Build a portfolio using single fund options across a range of styles and asset classes

Large Cap

- Voya Large Cap Growth Option
- Voya Large Cap Value Option
- Voya U.S. Stock Option

Mid Cap

- Voya MidCap Opportunities Option
- Voya Multi-Manager Mid Cap Value Option

Small Cap

- VY® J.P. Morgan Small Cap Core Equity Option

Global/International

- Voya Multi-Manager International Equity Option

Fixed Income

- Voya Intermediate Bond Option
- Voya Short Term Bond Option

Money Market

- Voya Government Money Market Option

⁷ You could lose money by investing in any investment option. Although the money market fund in which your investment option invests (the “underlying fund”) seeks to preserve its value at \$1.00 per share, the underlying fund cannot guarantee it will do so. An investment in any investment option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The underlying fund’s sponsor has no legal obligation to provide financial support to the underlying fund, and you should not expect that the sponsor will provide financial support to the underlying fund at any time.

⁸ The Age-based options are designed for college savings and may not be appropriate for K-12 investment horizons.

There are certain risks associated with each investment option. Please see the Program Description for additional information. Holdings are subject to change.

A Diverse Selection of Well-Recognized Managers

Built on the strength of a multi-manager investment platform, the IAdvisor 529 Plan leverages well-recognized managers across a range of traditional and alternative asset classes.

Voya Investment Management's Multi-Asset Strategies and Solutions (MASS) team brings its over 20 years of experience in asset allocation, manager selection and risk management to the investment options in the plan.

LAZARD

Brandywine  GLOBAL

CBRE Investment Management

 COLUMBIA
THREADNEEDLE
INVESTMENTS

charles
SCHWAB Asset Management

Delaware
Investments®
A member of Macquarie Group




Invesco

J.P.Morgan
Asset Management

 SGA
Sustainable Growth Advisers



POLARIS
CAPITAL MANAGEMENT, LLC

T.RowePrice 
INVEST WITH CONFIDENCE

 VictoryCapital®

VOYA®

WELLINGTON®
MANAGEMENT

Educate.

THE FUNCTION OF EDUCATION IS TO TEACH ONE TO THINK INTENSIVELY AND TO THINK CRITICALLY. INTELLIGENCE PLUS CHARACTER - THAT IS THE GOAL OF TRUE EDUCATION.

—MARTIN LUTHER KING, JR.

Competitive Annual Fees⁹

Share Class	Age-based & Static Allocation Options		Equity-based Single Fund Options		Fixed Income-based Single Fund Options	
	Low	High	Low	High	Low	High
A Shares	0.96%	1.14%	0.81%	1.47%	0.89%	0.99%
C Shares	1.71%	1.89%	1.56%	2.22%	0.99%	1.64%

Share Class Information

Share Class	Purchase Amount	Up-front Sales Charge Breakpoint Schedule	Commission to B/D	12b-1 Fee	CDSC ¹⁰
A Shares	\$0 - \$49,999	3.50%	3.00%	0.25% ^{12, 13}	None
	\$50,000 - \$99,999	3.00%	2.50%		
	\$100,000 - \$349,999	2.25%	1.75%		
	\$350,000 - \$499,999	1.75%	1.50%		
	\$500,000 - \$999,999	1.25%	1.00%		
C Shares	\$1,000,000 +	None	1.00% ¹¹	1.00% through year five then converts to A shares at 0.25% ¹²	1.00% for 12 months

Supporting Your 529 Business

College Funding Planner

- Clients can determine costs using a database of over 3,500 colleges
- Robust funding calculator takes into account financial aid/ loans, multiple children and customizable “what if” scenarios
- Prints out a customized proposal with a 529 account application

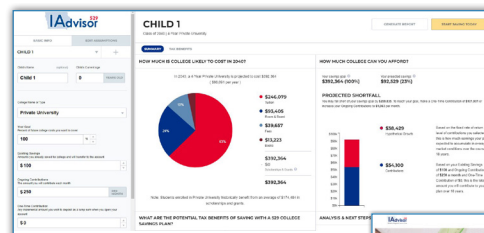
Gifting Resources

- Account owners can create a gifting page to share with family and friends to invite them to contribute to a child’s long-term education goals. Creating a gifting page is easy. Simply start by selecting your goal and the investment option you would like gifts to be made into. You can then share your gifting page via email or social media. Family and friends can make online gifts into your account via bank draft
- Special 529 gift cards for clients to acknowledge milestones and holidays
- Can be used for birthdays, graduation gifts or as part of year-end tax planning

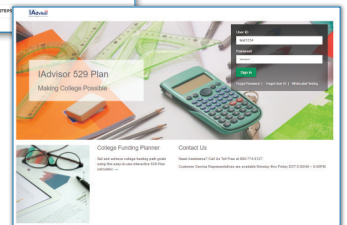
Extensive IAdvisor 529 Plan Website

- College planning tools and resources on gifting, estate planning, financial aid, and saving from birth to college
- Calculate powerful comparisons of saving now for college versus taking loans later

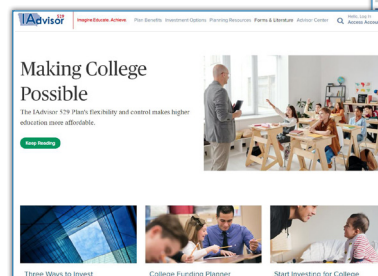
- Clearly explains the value of 529s versus other college savings vehicles
- Makes it easy for clients to commit to investing over time



College Funding Planner



Online Gifting Platform



IAdvisor529.com

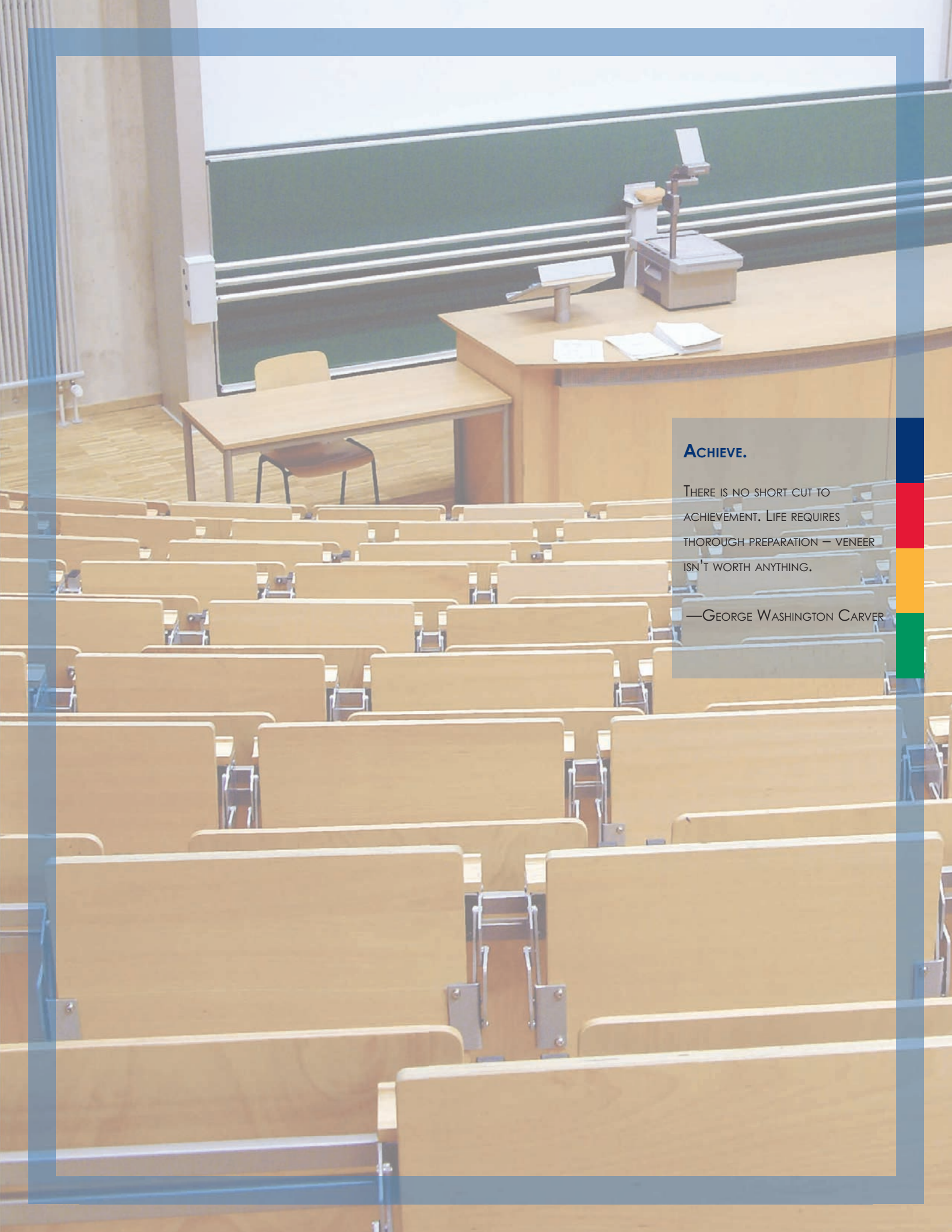
⁹ Includes underlying fund expense, program manager fee, advisory fee, Iowa administration fee, and applicable distribution and service fees.

¹⁰ Purchase of \$1,000,000 that pay a selling institution commission of 1.00% have an 18-month CDSC.

¹¹ Upfront sales charges and Selling Institution Commission are not applicable to accounts invested in the Voya Government Money Market Option. Please see the Program Description for details on sales charge waivers.

¹² Rights to these ongoing payments generally begin in the 13th month.

¹³ Distribution and Service Fees are currently waived for Voya Government Money Market Option. The Distribution and Service Fee for C shares of Voya Money Market Option is normally 25 bps with no CDSC.



ACHIEVE.

THERE IS NO SHORT CUT TO
ACHIEVEMENT. LIFE REQUIRES
THOROUGH PREPARATION — VENEER
ISN'T WORTH ANYTHING.

—GEORGE WASHINGTON CARVER

Contact Information

www.IAdvisor529.com

Voya Investment Management Sales Support
(800) 334-3444

CUSTOMER SERVICE:

Telephone: (800) 774-5127
Fax: (508) 599-4131

MAILING ADDRESS:

Iowa Advisor 529 Plan
C/O Voya Investment Management
P.O. Box 534469
Pittsburgh, PA 15253-4469

FOR OVERNIGHT DELIVERY:

Iowa Advisor 529 Plan
Attention: 534469
500 Ross Street 154-0520
Pittsburgh, PA 15262

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.

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.

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 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.

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 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.

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE



Voya Investment Management Co. LLC provides investment management and administrative services for the Iowa Advisor 529 Plan. Shares in the program are distributed by Voya Investments Distributor, LLC, Member FINRA/SIPC.

© 2024 Voya Investments Distributor, LLC. All rights reserved.
230 Park Avenue, New York, NY 10169

For financial professional use only. Not for inspection by, distribution or quotation to, the general public.

I529-ADVSUMMARY 042524
IM3493066 • 166837