



# IA Advisor 529 Plan

**Imagine. Educate. Achieve.**  
Invest in their future today.

## Group 529 Plan

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- A flexible and tax-advantaged way for employees to save for education expenses
- Potential advantages over other education savings vehicles
- Contributions are made through payroll deductions
- Convenient to establish – simple to run

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## An Added Benefit for Your Employees—At No Cost to You

One of the most important financial goals of your employees is to fund college for their children and loved ones. Now you can help make college possible as a no-cost enhancement to your employee benefits package. IAdvisor Group 529 Plan is a flexible and tax-advantaged way for employees to plan and pay for education.

### Benefits for Your Employees

- Payroll direct deposit can be set up with minimums as low as \$25 a pay period per investment option
- Owner (usually a parent) controls the account
- Anyone at any income level can contribute, with maximums of up to \$420,000 per beneficiary
- Earnings in your account grow deferred from federal and state income taxes
- Contributions of up to \$3,474 per beneficiary per taxpayer are deductible from Iowa taxable income in 2021 (currently adjusted annually for inflation)<sup>1</sup>.
- 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<sup>2</sup>
- For Iowa residents, assets within IAdvisor 529 Plan accounts are not considered when determining eligibility for the state financial aid program.
- Online account access
- Website with planning tools available, including tax and financial planning resources
- Access to a financial professional to help employees set education savings goals
- Wide variety of investment options to meet individual employee needs

## Convenient to Establish—Simple to Run

There is enough administration with your existing benefit plans, so IAdvisor is designed to be as hands-off as possible to manage. All you do is authorize the program, and your financial professional (working with Voya) does the rest. And it's just as easy for employees, with low minimums, online account access and web-based planning resources.

### Benefits to Your Business

- Provides an important benefit that strengthens employee loyalty
- Makes education savings available to any employee who wants it
- All contributions come directly from employees—no out-of-pocket costs to your business
- IAdvisor 529 is handled through Voya and your employees' financial professionals, so your administrative responsibility is minimal

### Easy-To-Maintain Turnkey Benefit Program

- Easy to establish
- No minimum number of employees required
- No long-term commitment
- Support from Voya with any questions

### Flexible Processing Methods for Your Company

- Individual Payroll Deduction: Set up individually between employee and employer using a payroll deduction form (supplied by Voya)
- List Bill Processing: Employer sends one check on behalf of participating employees, indicating how much should be deposited into each employee's IAdvisor account
- Fully Automated Payroll Processing: Files are sent between employer's payroll department and the IAdvisor transfer agent, which allows automatic processing and limited human intervention
- Your financial professional and Voya representative will be available to support you in the initial setup and ongoing maintenance of your IAdvisor Group 529 plan

<sup>1</sup> 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.

<sup>2</sup> 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 adhere to the Federal Civil Rights Act of 1964 and applicable state law analogous to Iowa Code Chapter 216.

# A Comprehensive 529 Plan as Part of a Comprehensive Benefits Package

A growing number of employers are offering employees a chance to invest for one of life’s most important financial goals. IAdvisor 529 is designed to offer the investment flexibility and prominent asset managers to attract a wide range of employees to the program. IAdvisor 529 offers three ways to invest, including age-based and risk-based investment options to help take the guesswork out of investing.

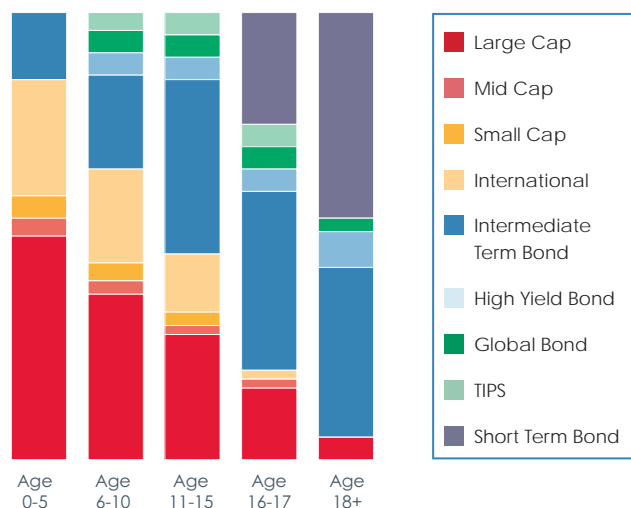
## Three Ways to Invest

- **By Age** — Portfolio automatically and gradually reallocates to more conservative postures over five “age bands” as the child approaches college age
- **By Risk Level** — Investors can customize portfolio based on overall risk profile using four distinct risk-based options
- **By Building a Portfolio** — For do-it-yourself investors, there’s a selection of 11 single fund options across a spectrum of styles, managers and asset classes

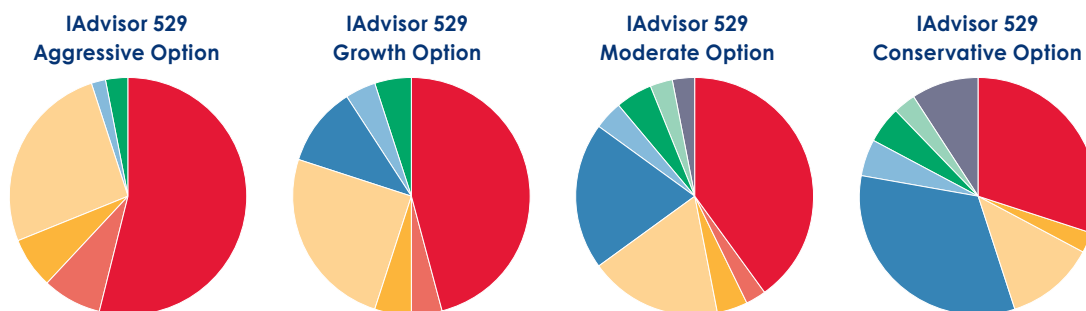
## The Strength of a Multi-Manager Program

- IAdvisor 529 provides access to well-recognized asset managers in the world, names like BlackRock, Voya and Wellington Management
- Each is an expert in one or more investment areas covered among the investment options
- Voya Investment Management’s Multi-Asset Strategies and Solutions (MASS) team selects managers, performs custom risk analysis and reviews the underlying portfolios on an ongoing basis

## Age-based option<sup>3</sup> that automatically reallocates as beneficiary gets closer to college



## Static allocation options based on your risk level



<sup>3</sup> 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.

You can help your employees reach their education funding goals.  
For additional information on IAdvisor 529,  
visit [IAdvisor529.com](http://IAdvisor529.com) or contact your financial professional.

**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](http://www.IAdvisor529.com) or by calling 800-774-5127. The Program Description should be read carefully before investing.**

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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.