Looking for an easy way to get family members and friends involved in helping save for your Beneficiary’s college education? CollegeCounts GiftED makes it easy for anyone to make a contribution to your account. Simply log into your account at CollegeCounts529.com and select the “Gifting” link to get started. You will enter the names and email addresses of the individuals you choose to invite to make a gift contribution. Select a pre-created message for one of several occasions (birthday, holiday, graduation, new baby, special occasion, etc) or write your own message. Emails will be sent to each invitee to suggest a contribution to your account as a gift. Each invitee has the option to make a contribution electronically from their bank account or via a check mailed directly to CollegeCounts. Our system will track the contributions made so you have the information needed to show your appreciation to those who contributed. In several easy steps your family members and friends can make a big difference in the future of your Beneficiary! The next time you are celebrating a birthday, holiday or other special occasion, encourage those closest to you to give your Beneficiary the gift that will last a lifetime – the gift of higher education through a contribution to your CollegeCounts account!

Updated Program Disclosure Statement
You should have recently received a new CollegeCounts Program Disclosure Statement. The new PDS reflects the enhancements made to the plan’s investment options on September 26, 2013. Please review the information in the Program Disclosure Statement and keep it with your other important CollegeCounts paperwork.

2013 Alabama Tax Deduction Deadline Approaching
Don’t miss out! To qualify for the 2013 Alabama State income tax deduction contributions must be made on or before December 31, 2013. Individuals can deduct up to $5,000, and those who are married filing jointly can deduct up to $10,000 for contributions made to your CollegeCounts account. Don’t miss the December 31, 2013 deadline. Contributions can be made online or by mailing the deposit coupons included with your enclosed statement. A contribution mailed directly to CollegeCounts would qualify as a 2013 contribution as long as it is postmarked on or before December 31, 2013. Don’t delay – contribute now to take advantage of the 2013 Alabama state income tax deduction!

Important 2013 Gifting Information
If you are considering making a gift to your beneficiary in 2013, we recommend you make your contributions by December 26, 2013 to allow ample time for the check to clear your bank account before the end of the year. If you prefer not to mail a check, keep in mind that Account Owners can make quick and easy contributions online through our secure website. Non-Account Owners can utilize CollegeCounts GiftED to make an electronic or check contribution. The 2013 gift limit is $14,000 for individuals or $28,000 for married couples. If you decide to make an accelerated gift for the next five years, that limit goes up to $70,000 for individuals or $140,000 for married couples. When making larger gifts you will also want to complete Form 709 to split the gift over 5 years when you file your 2013 taxes. Be sure to consult your tax professional with questions regarding large gifts to your account, Form 709, as well as any potential tax considerations.

Withdrawals for 2013
We recommend you match your qualified expenses and withdrawals from your CollegeCounts 529 Fund account in the same calendar year for tax purposes. If you incurred any expenses in 2013 that you would like to withdraw funds for, be sure to complete the withdrawal before December 31, 2013. Similarly, if you have expenses for 2014 due in January, we would recommend you wait until after January 1, 2014 to request a withdrawal for those expenses. If you need to request a withdrawal, utilize your CollegeCounts online access to request your withdrawals online. It’s quick, easy and secure!
The CollegeCounts 529 Fund is a qualified tuition program under Section 529 of the Internal Revenue Code that is sponsored by the state of Alabama and administered by the Board of Trustees of the ACES Trust Fund (the “Trust” and plan issuer). Union Bank & Trust Company serves as Program Manager, and Northern Trust Securities, Inc., acts as Distributor of the Advisor Plan. Accounts and investments under the CollegeCounts 529 Fund are not insured or guaranteed by the FDIC, the State of Alabama, the State Treasurer of Alabama, the Board, the Trust, the Program, Union Bank & Trust Company, Northern Trust Securities, Inc., or any other entity.

Before investing, you should consider the investment objectives, risks, fees, expenses, and tax consequences associated with the Program. All of this information is contained in the Program Disclosure Statement. Please read it carefully before investing. For a copy, call 866.529.2228, visit the plan website, or contact your investment professional.

If you or your beneficiary is not an Alabama resident, consider whether your home state or the home state of your designated beneficiary offers a qualified tuition program that provides a state tax deduction or other benefits to residents who invest in that program.

Thank you for investing with CollegeCounts! Have a happy and safe holiday season!

The CollegeCounts 529 Fund is a qualified tuition program under Section 529 of the Internal Revenue Code that is sponsored by the state of Alabama and administered by the Board of Trustees of the ACES Trust Fund (the “Trust” and plan issuer). Union Bank & Trust Company serves as Program Manager, and Northern Trust Securities, Inc., acts as Distributor of the Advisor Plan. Accounts and investments under the CollegeCounts 529 Fund are not insured or guaranteed by the FDIC, the State of Alabama, the State Treasurer of Alabama, the Board, the Trust, the Program, Union Bank & Trust Company, Northern Trust Securities, Inc., or any other entity.

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Not FDIC Insured // May Lose Value // No Bank Guarantee