

COLLEGECOUNTS *can* HELP PARENTS PLAN FOR *what's* NEXT

CollegeCountsSM
Alabama's 529 Fund

SAVING CAN BE SIMPLE *with* COLLEGECOUNTS

When parents think about saving for their child's education, it can seem intimidating – college costs are on the rise, and it can be difficult to know what to expect.

CollegeCounts can help, and now you can offer a CollegeCounts savings plan to your employees at no cost to you. They're here. And they're ready. Invest in what's next.

THE COLLEGECOUNTS FUND FAMILY



PLAN BENEFITS FOR INVESTORS

- Alabama state income-tax deduction for contributions of up to \$10,000 (\$5,000 for single filers)¹
- Tax-deferred growth of interest plus dividends and capital gains
- Tax-free withdrawals for qualified college expenses²
- No minimum or annual contribution requirements
- Funds can be used at colleges nationwide and some foreign schools (1yr, 2yr, 4yr, public, private, trade, community colleges, graduate and professional programs)

PLAN BENEFITS FOR EMPLOYERS

- By offering employees a CollegeCounts 529 plan, you're also giving them financial peace of mind
- There's no cost to you when your employees sign up!

PORTFOLIO OPTIONS

- 3 aged-based portfolio options (Aggressive, Moderate and Conservative portfolios) that automatically adjust as the child gets closer to college
- 6 target portfolios that have a set or static investment allocation ranging from 100% equity to 100% fixed income
- 26 individual fund portfolio options if employees want to customize their portfolio

CONTRIBUTION OPTIONS

- Employees can have their investments automatically withdrawn from their bank account, making it simple for employers to administer
- Employers can withhold funds from employees' paychecks and remit directly to CollegeCounts, along with a list of contributing employees, their account numbers, and the dollar amounts of their investments (HR administration on the employer's part is required)

HELP *your* EMPLOYEES INVEST *in* THE NEXT GENERATION *of* US

To learn more, visit COLLEGECOUNTS529.COM or call 866.529.2228

NEXT STEPS *for* EMPLOYERS

- Discuss the rollout of this plan with your team
- Decide how many posters/table tents your company needs
- Decide whether to have a separate dedicated CollegeCounts meeting, or combine it with another upcoming staff meeting
- Decide which contribution options you will offer
- Decide on a potential rollout schedule (example below)

TASK	TIMELINE
1. INITIAL MEETING	TODAY
2. DECIDE ON THE CONTRIBUTION OPTIONS YOU'LL OFFER	DAY 7
3. REQUEST POSTERS/TABLE TENTS	DAY 7
4. SEND ANNOUNCEMENT EMAIL TO EMPLOYEES (EMAIL 1)	DAY 10
5. HAVE PAYROLL CONFERENCE CALL WITH COLLEGE COUNTS	DAY 15
6. SEND FOLLOW-UP EMAIL TO EMPLOYEES WITH MEETING DATES/TIMES (EMAIL 2)	DAY 21
7. SET UP POSTERS AND TABLE TENTS	DAY 21
8. EMPLOYEE ROLLOUT MEETING(S) WITH COLLEGE COUNTS REPRESENTATIVE	DAY 28
9. SEND REMINDER EMAIL TO EMPLOYEES (EMAIL 3)	DAY 30
10. FIRST PAYROLL DEDUCTION (IF PAYROLL DEDUCTION IS ELECTED)	DAY 45

The CollegeCounts 529 Fund is a qualified tuition program under Section 529 of the Internal Revenue Code that is offered by the State of Alabama, administered by the Board of Trustees of the ACES Trust Fund (the "Trust" and plan issuer), marketed as the CollegeCounts 529 Fund, and Union Bank & Trust Company serves as Program Manager. Accounts and investments under the CollegeCounts 529 Fund are not insured or guaranteed by the FDIC, the State of Alabama, the State of Alabama Treasurer's Office, the Board, the Trust, the Program, Union Bank & Trust Company or any other entity. Investment returns are not guaranteed and you could lose money by investing in the Plan.

An investor should consider the investment objectives, risks and charges and expenses associated with the Program before investing. This information is contained in the Program Disclosure Statement. Please read it carefully before investing. For a copy, visit CollegeCounts529.com or call 866.529.2228.

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

¹The amount contributed by an Alabama taxpayer during a tax year is deductible from Alabama income in an amount not to exceed \$5,000 for a single return or \$10,000 for a joint return for that tax year. If you also contribute to another Alabama 529 account, your maximum total deduction on all contributions is still \$5,000 per year (\$10,000 for married couples filing jointly). The amount of any deduction previously taken for Alabama income tax purposes is subject to recapture in the event an Account Owner takes a Nonqualified Withdrawal from an Account or if such assets are rolled over to a non-Alabama 529 plan. Please consult with your tax professional.

²Withdrawals used to pay for qualified higher education expenses are free from federal and Alabama state income tax. These expenses include tuition, fees, books, supplies and equipment required for enrollment at a qualified institution of higher education. Room and board is considered a qualified higher education expense if the student is enrolled on at least a half-time basis. The earnings portion of a non-qualified withdrawal is subject to federal income tax and 10% federal penalty tax. In addition, Alabama provides in the event of a non-qualified withdrawal an amount that must be added back to the income of the contributing taxpayer. The amount to be added back will be the amount of the non-qualified withdrawal plus 10% of the amount withdrawn.

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NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

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Offered by the
State of Alabama

UBT 529 SERVICES, a division of
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Program Manager