

The NEXT GENERATION of US

CollegeCounts
Alabama 529 Fund

Invest in your child with a
CollegeCounts 529 college savings fund.

LEARN MORE AND GET STARTED TODAY
AT CollegeCounts529.com

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 ACEI 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.

As 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 you 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.

The 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 as all contributors is still \$5,000 per year (\$10,000 for married couples filing jointly). Rollovers to another state's 529 plan or nonqualified withdrawals may be subject to recapture.

If withdrawals 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 in at least a half-time course. The earnings portion of a non-qualified withdrawal is subject to federal income tax and 10% federal penalty tax. In addition, Alabama imposes 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.



Official of the
State of Alabama

MEMBER of
UNION BANK
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Member FDIC

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

CollegeCounts
Alabama's 529 Fund

THERE'S NEVER BEEN A BETTER TIME THAN
RIGHT NOW TO START SAVING FOR WHAT'S NEXT.



Benefits of starting a 529 college savings plan with CollegeCounts include:

- Alabama state income tax deductions for contributions of up to \$10,000 (\$5,000 for single filers)¹
- Tax-free withdrawals for qualified college expenses²
- Access to quality investment funds like Vanguard, T. Rowe Price, Fidelity and PIMCO
- Funds can be used at colleges nationwide

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The CollegeCounts
Fund Family:



Dodge & Cox FUND

