

2ND QUARTER 2015

WITHDRAWALS

Summer is in full swing, but before you know it, the fall semester will be starting. Here are some reminders as you prepare to withdraw from your CollegeCounts account for expenses this fall:

- Funds can be used at colleges and universities nationwide (and some foreign schools) that are accredited by the U.S. Department of Education and eligible to participate in Federal Financial Aid Programs.
- Qualified expenses include tuition, fees, books, supplies, and equipment required for enrollment. If the student is enrolled at least half-time, room and board is also an eligible expense. (Personal expenses, transportation and repayment of student loans are not covered expenses).
- Plan ahead! Don't wait until the last minute to request your withdrawal. We suggest that you allow 7-10 days to receive a check in the mail. All withdrawals received in good order by 3 PM CST on any business day will be processed the same day. We will mail a check the following business day. Please allow for U.S. Postal mail

time as well as additional time for the college to process the payment once they receive it. While we send the funds right away, the mail and college processing time can add 5-7 days to the process.

- Request withdrawals online. Our secure website is fast and easy to use. Please feel free to contact us at 866.529.2228 if you have questions or need assistance with online access.
- Keep all receipts, invoices and any other documentation of your college expenses in your tax file. This documentation will come in handy if you are audited at a later date.
- Match your expenses and your withdrawals from CollegeCounts in the same calendar year for tax purposes.

Remember, if you have questions or need assistance with withdrawals for college expenses, give us a call at 866.529.2228 and we will be happy to assist.

COLLEGE COUNTS IN YOUR COMMUNITY

We want to spread the word about CollegeCounts to all corners of Alabama! The Community Calendar on our website will tell you where we will have representatives throughout the state as well as which events we will be at. Please stop by to visit us whenever you see us at events in your community – we love to hear from our college savers! If you know of an event in your area that you think we should be part of, please let us know!

THE IMPORTANCE OF A SUCCESSOR ACCOUNT OWNER

Naming a Successor Account Owner, while optional, is important to consider when opening or reviewing/maintaining your CollegeCounts account. The role of the Successor Account Owner is to take over control of the account in the event of your death. To review the Successor Account Owner for your account, you can log in at CollegeCounts529.com and select "Account Profile". If you would like to name a Successor Account Owner or

add a 2nd Successor Account Owner, you can simply complete the "Add or Change a Successor Account Owner" form which can be found under the "Forms" link of our website. Planning ahead by naming a Successor Account Owner will make the administration of your account easier for surviving family members.

MYSTERY SHOPPER OPPORTUNITY

CollegeCounts is committed to offering outstanding customer service. In order to ensure that our high standards are being met, we ask current CollegeCounts account owners to offer us feedback on the level of our customer service, commonly known as mystery shops. If you are interested in participating in our Mystery Shopper program, please contact Cross Financial Group TODAY! Mystery Shoppers get paid for each shop they complete. Cross Financial Group will provide you with a full information package about all of the benefits of the program. You can email your interest to shopping@crossfinancial.com. (Please reference CollegeCounts in your email.)

COLLEGE COST CALCULATOR - A PLANNING TOOL

With the fall semester kicking off in the next month, the start of the new school year is on the minds of many parents. A tool that can be helpful in determining how much you might want to consider saving for future college costs is the College Cost Calculator at CollegeCounts529.com. You can use the features of the College Cost Calculator to customize a report to the specific savings goals you have by adjusting the assumptions used in the calculation. As you utilize the calculator and report, you will also want to consider the other options available to pay for the cost of college - including scholarships or grants your student may receive, whether or not your student will assist with the cost of college by obtaining a part-time job, and how much of your student's college expenses you plan to pay. You can utilize the College Cost Calculator to determine the college savings strategy that will best meet your budget and goals. Visit CollegeCounts529.com and select "Resources" to get started.

EARN 1.529% REWARD WITH THE COLLEGE COUNTS VISA CARD

CollegeCounts offers a Visa Rewards credit card to help you save even more for your loved one's college expenses. You earn a 1.529% reward on all eligible purchases and the rewards dollars are automatically invested in your CollegeCounts account(s) once you have accumulated \$50. With a generous 1.529% reward you're putting additional dollars aside to help your loved one achieve their education goals. For more information or to apply online, visit 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 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.

NOT FDIC INSURED | MAY LOSE VALUE | NO BANK GUARANTEE

CollegeCountsSM
Alabama's 529 Fund