

What is The Arkansas Brighter Future 529 Plan?

The Arkansas Brighter Future 529 Plan is an education-savings account that offers up to \$10,000 in state tax deductions for contributions made to an account(s). Savings in a Brighter Future 529 can grow tax-deferred through a wide variety of investment options. Later, money can be withdrawn tax-free to pay for qualified higher education and vocational school costs like tuition, room and board, computers and supplies at any eligible two- or four-year college, university, or trade school. Additionally, you can still qualify for financial aid no matter how much you save.

More than Arkansas & More than College

Arkansas Brighter Future 529 funds are **not** just for schools in Arkansas! Funds may be used at schools and universities **throughout the United States** - and at some schools abroad. Arkansas Brighter Future 529 funds may also be used for payments to student loan debt, for apprenticeship program expenses, and even tuition at K-12 private schools.

STEP 1

Open an account at BrighterFutureDirect529.com

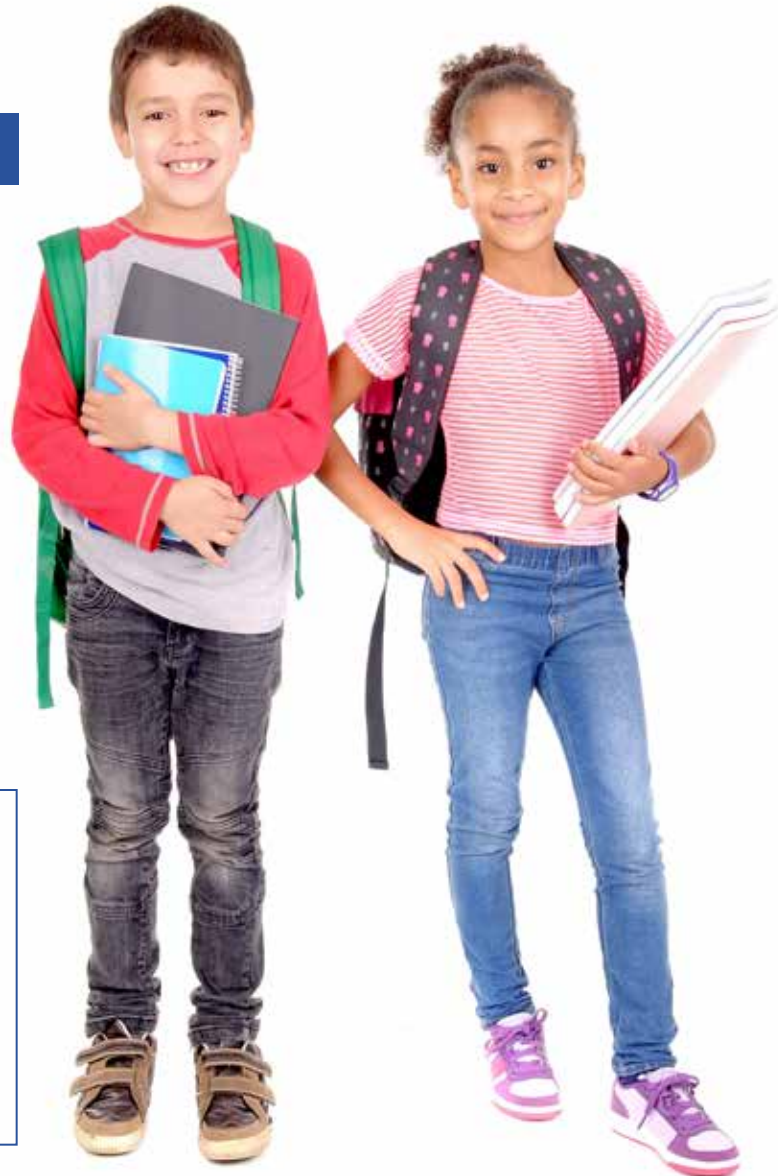
You will need the following information for both the Account Owner (you) and the Beneficiary (the person you are creating the account for):

- Date of Birth
- Social Security Number
- Street Address (not PO Box)

Follow the step-by-step instructions for completing the sections for account owner, beneficiary and investment option. On the Funding Method page, select "Payroll Direct Deposit" and the amount you would like to contribute from your paycheck each pay period.

If you are an existing Arkansas Brighter Future 529 account owner:

- Log in to your account at BrighterFutureDirect529.com
- Select "Profile & Documents" and then "Payroll Direct Deposit." Follow the steps to generate the "Payroll Direct Deposit Instructions" form.
- Print out the pre-filled Payroll Direct Deposit Instructions page and give to your employer to process your request.



STEP 2

Once you submit this information, you must **print out** the **Payroll Direct Deposit Form**.

This form will be pre-filled with your name, your unique account number, the total payroll deduction amount, and the routing (ABA) number for the 529 Program's bank. If you are funding more than one account by direct deposit, the amount per pay period should be the SUM of ALL your payroll contributions to your Arkansas Brighter Future 529 accounts.

STEP 3

If your employer does not offer a self-service portal, you will need to submit your Payroll Direct Deposit Form to your employer's human resources or payroll department.

If your employer does use a self-service portal, use the Payroll Direct Deposit Form to fill in the information on your own, just like you would direct deposit your paycheck into a checking account.

Your employer will update the payroll direct deposit amount in the payroll system and will automatically send your contributions to your Arkansas Brighter Future 529 account.

THAT'S IT!

Take a moment to confirm your contributions to your new Arkansas Brighter Future 529 account. Your first contribution may take up to 1-3 pay periods.

QUESTIONS?

Learn more about the Arkansas Brighter Future 529 Plan at BrighterFutureDirect529.com

Access FAQs, explore investment options, use college savings tools, and more!

Arkansas Brighter Future 529 savings specialists are available Monday-Friday, 8am-7pm CST at 1-800-587-7301.

For more information about the Arkansas Brighter Future Direct Plan, call 1.800.587.7301 or visit BrighterFutureDirect529.com to obtain a Program Description and Participation Agreement, which includes investment objectives, risks, charges, expenses and other information; read and consider it carefully before making an investment or sending money.

Please Note: Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program. You should also consult your financial, tax, or other advisor to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to contact directly your home state's 529 college savings plan(s), or any other 529 plan, to learn more about those plans' features, benefits, and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Arkansas Brighter Future Direct Plan is a college tuition savings program sponsored by the State of Arkansas and administered by the Arkansas Section 529 Plan Review Committee ("Committee"). Ascensus Broker Dealer Services,

FAST FACTS

- Arkansas Brighter Future 529 funds may be used at schools nationwide and even at some schools abroad.
- Arkansas residents may be eligible for a state tax deduction up to \$5,000 per year for a single filer or \$10,000 per year for a married couple.
- Anyone, not just a child's parents, may open or contribute to an Arkansas Brighter Future 529 account - even out-of-state family and friends.
- Arkansas employers can receive a business tax deduction of up to \$500 for each employee match into an Arkansas Brighter Future 529 Plan.
- Arkansas Brighter Future 529 funds can be used to pay for qualified expenses like tuition, room and board, computers and supplies at any eligible two- or four-year college, university, or trade school. Funds may also be used for payments to existing student loan debt, for apprenticeship program expenses, and even tuition at K-12 private schools.
- Scholarship information and education calculators may be found at ARCollegeSaver.org.



LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory services, recordkeeping, administrative services and marketing of the Arkansas Brighter Future Direct Plan. The Vanguard Group, Inc., serves as Investment Manager for the plan. The Arkansas Brighter Future Direct Plan's Portfolios invest in: (i) mutual funds; or (ii) an FDIC-insured omnibus savings account held in trust by the Committee at Sallie Mae Bank. Except for the Savings Portfolio, investments in the Arkansas Brighter Future Direct Plan are not insured by the FDIC. Units of the Portfolios are municipal securities and the value of units will vary with market conditions. Investment returns will vary depending upon the performance of the Arkansas Brighter Future Direct Plan Portfolios you choose. Except to the extent of FDIC insurance available for the Savings Portfolio, you could lose all or a portion of your money by investing in the Arkansas Brighter Future Direct Plan, depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences. Not FDIC-Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.