

## Sign up for payroll direct deposit and you could win \$529 in your account.

You've got a lot going on. And sometimes, it's hard to find the time to contribute to your KY Saves 529 account. So, make saving automatic by contributing right from your paycheck. When you do, you'll be entered to win our quarterly drawing of a \$529 contribution.

**Already using payroll direct deposit?** You'll be automatically entered to win a \$529 contribution, too.

Visit kysaves.com/win for details and official rules





For more information about the Kentucky Educational Savings Plan Trust (KY Saves 529), call 855-840-4855 or visit www.kysaves.com to obtain a Program Description, which includes investment objectives, risks, charges, expenses, and other important information. Read and consider it carefully before investing.

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 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. 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. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

KY Saves 529 is administered by the Kentucky Higher Education Assistance Authority. Ascensus College Savings Recordkeeping Services, LLC, is the Program Manager. The Program Manager and its affiliates have overall responsibility for the program's day-to-day operations, including investment advisory services, recordkeeping, and administrative services. Investment returns will vary depending upon the performance of the Investment Options you choose. Depending on market conditions, you could lose all or a portion of your money by investing in KY Saves 529. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

INVESTMENTS ARE NOT FDIC INSURED, MAY LOSE VALUE AND ARE NOT BANK GUARANTEED.

1467641\_ES\_KY 1223

