





Education Savings

Invest529° **CollegeAmerica®**



Disability Savings





Retirement Savings





Access & Affordability

SO RScholars



Industry Leading Programs*

Education Savings

\$106.5B in AUM**
20.4% of 529 Market

invest529°

CollegeAmerica®



Disability Savings

\$254.6M in AUM **10.4%** of ABLE Market

&BLEnow

ABLEAmerica[®]



State-Facilitated Private Retirement

\$12.1M in AUM

~16,000 Funded Accounts

Launched June 20, 2023

retire path 🗸



Access & Affordability

\$17.2M

scholarships awarded

2021 Expansion - \$10.5M

Distributed through 2025 \$500M to

Access Fund in 2023

SOARVirginia SOARSahalawa

SOXRScholars (est. 2010)







Investment portfolio categories

Target Enrollment Portfolios



Index Portfolios



Principal Protected Portfolios



Target Risk Portfolios



Specialty Portfolios



Target enrollment portfolios



Set it and forget it approach





Factors in beneficiary's age and time until high school graduation

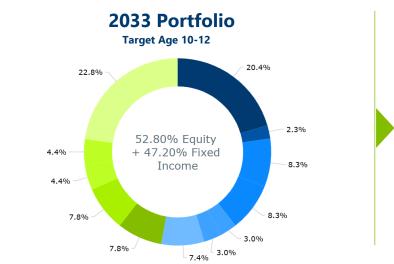


Shifts to more conservative investment as date approaches



Generally designed for college savings, may consider other portfolio options for public, private or religious K-12 tuition use







Index portfolios







Total International Stock Index Portfolio



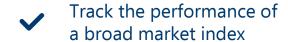
Inflation-Protected Securities Portfolio



Real Estate Investment Trust Index Portfolio







Seek to match the risk and return

Typically offer lower fees than other options

Investment remains static, does not shift over time



Principal protected portfolios





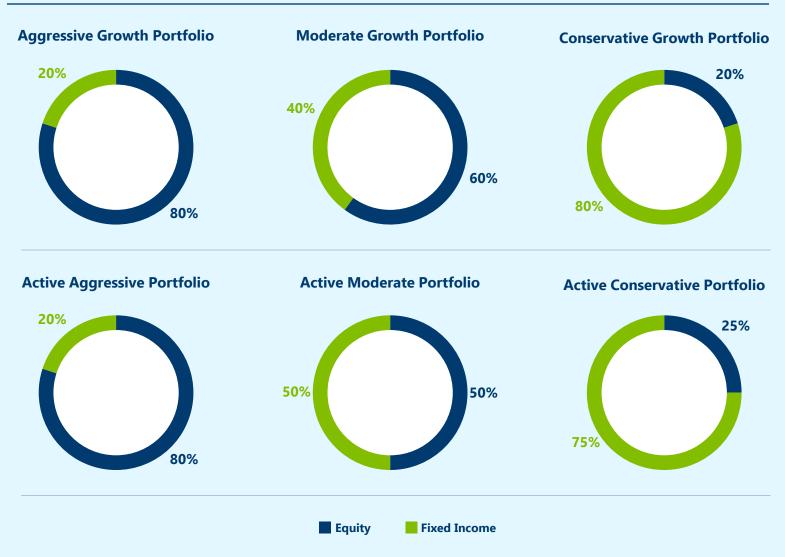
Stable Value Portfolio 100% Fixed Income

■ 100% Fixed Income



- Designed to protect against losses on original investment
- Typically offer more stable investment returns
- Investment remains static, does not shift over time

Target risk portfolios

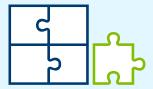




- Mix of stocks, bonds, cash and other investments
- Span risk spectrum to meetrisk tolerance at the time of investment
- Choose from actively or passively managed
- Investment remains static, does not shift over time



Specialty portfolios



Additional options outside of other categories mentioned



Include options like ESG and Global Equity



Investment remains static, does not shift over time

ESG Core Equity Portfolio



Global Equity Portfolio





Additional portfolio details

Most portfolios fluctuate based on market conditions

May change investment twice per calendar year

Current fees range from .065%-.555%*



Visit Invest529.com for most recent portfolio information

State Tax Benefit

Virginia taxpayers can deduct up to \$4,000 per account per year





Only for account owner



Unlimited carryforward



Age 70 and above may deduct entire amount

Approaches to deduction

For a \$12,000 contribution:

Contribute \$4,000 to one account



Contribute \$4,000 to second account

Contribute \$4,000 to third account

\$12,000 VA state tax deduction



Contribute \$12,000 to one account

\$4,000 VA state tax deduction

Favorable Gift Tax Treatment





Single - \$19,000 a year



Jointly - \$38,000 a year



5 Year - \$95,000 / \$190,000

Direct-sold savings program – choose a portfolio and save at your own pace



To be eligible

- ✓ Account owner US citizen or legal US resident
- ✓ No state residency requirement
- ✓ No student age requirement
- ✓ Year-round enrollment at Invest529.com
- ✓ Over 20 investment portfolios

Growing the account



Making regular, automatic contributions to the account can help grow the account faster, save time, reach savings goals and simplify life



Automatic recurring contributions



One-time contributions



Direct deposit from paycheck (post tax)



Gifts

May be used at any eligible educational institution worldwide

- **✓** College
- University
- ✓ Technical/Vocational school
- ✓ Training program
- Registered apprenticeship fees and supplies
- ✓ Public, private or religious K-12 tuition*

*Up to \$10,000 per year per student of public, private or religious K-12 TUITION only



May be used for qualified higher education expenses



Textbooks

Fees

Computers & equipment

Room and board

Special needs services

Required supplies & equipment

Student Loans*

*Up to \$10,000 TOTAL per student and \$10,000 TOTAL per student sibling



Options for Unused 529 Funds



The pathway to success changes for many students and the options for unused 529 savings continue to grow.



Hold on to the 529 account



Transfer to another student



Withdraw funds



Transfer to Roth IRA

InVest529°

SO&RVirginia[®]



retirepath

ABLEnow

Invest529°

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