

Get Motivated

Take advantage of all the benefits the CollegeCounts 529 Fund Advisor Plan has to offer, including the guidance of a financial advisor.

- ▶ Anyone can contribute—parents, grandparents, family, and friends.
- ▶ No minimum contribution is required.
- ▶ Automatic monthly contributions can be set up from your bank account.
- ▶ CollegeCounts GiftED invites let family and friends contribute.



OFFERED BY THE
STATE OF ALABAMA

**Northern Trust
Securities, Inc.**
DISTRIBUTOR

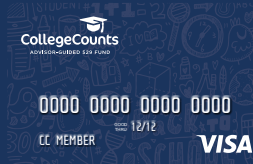
UBT 529 SERVICES, A DIVISION OF

UBT
Union Bank & Trust
PROGRAM MANAGER

College will be here before you know it.
CONTACT YOUR FINANCIAL ADVISOR TODAY!

More Savings, More Rewards

Earn 1.529% on your everyday purchases with the CollegeCounts 529 Rewards Visa® Card.³ The best part—anyone can apply, and cardholders can direct rewards to a loved one!



VISIT COLLEGECOUNTS529ADVISOR.COM TO APPLY.

An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This, and other important information, is contained in the fund prospectuses and the CollegeCounts 529 Fund Advisor Plan Program Disclosure Statement (issuer's official statement), which can be obtained from a financial professional and on CollegeCounts529advisor.com and should be read carefully before investing. You can lose money by investing in a portfolio. Each of the portfolios involves investment risks, which are described in the Program Disclosure Statement.

An investor should consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's 529 plan. Investors should consult a tax advisor.

The CollegeCounts 529 Fund Advisor Plan is a qualified tuition program under Section 529 of the Internal Revenue Code that is offered by the State of Alabama and administered by the Board of Trustees of the ACES Trust Fund (the "Trust" and plan issuer). Union Bank & Trust Company serves as Program Manager and Northern Trust Securities, Inc., acts as Distributor. Accounts and investments under the CollegeCounts 529 Fund Advisor Plan are not insured or guaranteed by the FDIC, the State of Alabama, the State of Alabama Treasurer, the Board, the Trust, the Program, Union Bank & Trust Company, Northern Trust Securities, Inc., or any other entity. Investment returns are not guaranteed, and you could lose money by investing in the plan.

¹Qualified higher education expenses include tuition, fees, books, supplies, and equipment required for enrollment or attendance; certain room and board expenses incurred by students who are enrolled at least half-time; the purchase of computer or peripheral equipment, computer software, or internet access and related services, if used primarily by the beneficiary during any of the years the beneficiary is enrolled at an eligible educational institution; and certain expenses for special needs services needed by a special needs beneficiary.

²Individuals who file an Alabama state income tax return are eligible to deduct, for Alabama state income tax purposes, up to \$5,000 per tax year (\$10,000 for married taxpayers filing jointly, if both parties contribute) for total combined plan contributions and other State of Alabama 529 programs. The contributions made to such qualifying plans are deductible on the tax return of the contributing taxpayer for the tax year in which the contributions are made. In the event of a non-qualified plan withdrawal, for Alabama state income tax purposes, an amount must be added back to the income of the contributing taxpayer in an amount of the non-qualified withdrawal plus ten percent (10%) of such amount withdrawn. Such amount will be added back to the income of the contributing taxpayer in the tax year that the non-qualified withdrawal was distributed. Please consult with your tax professional.

³Subject to credit approval. Full details appear in the CollegeCounts 529 College Savings Visa® Card Brochure, Application, Credit Disclosures, Agreement, and Rewards Program Terms and Conditions. The card is administered and issued by Union Bank & Trust Company pursuant to a license from Visa® U.S.A. All terms, including reward points, fees, and APRs for transactions, may be subject to change. Net purchases are defined as the dollar value of goods and services purchased with a card beginning with the first day of the billing cycle that includes the cardholder's enrollment date minus any credits, returns, or other adjustments as reflected on the monthly billing statement. Rewards of at least \$50 must accumulate for an automatic transfer to the designated CollegeCounts 529 account(s) each quarter.

NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE

HELP YOUR CHILD'S FUTURE TAKE FLIGHT



CollegeCounts

ADVISOR-GUIDED 529 FUND

Saving Today

CollegeCounts' respected mutual funds, tax benefits, and flexible spending are three great reasons why opening an account early and saving often can benefit your whole family.

What Are the Key Benefits?

FLEXIBILITY

- ▶ Save for a child, grandchild, niece, nephew, friend, or even yourself.
- ▶ Account ownership—no income or state residency requirements.
- ▶ Wide range of investment options.

NO MINIMUMS AND HIGH CONTRIBUTION MAXIMUM

- ▶ Get started with any amount.
- ▶ No ongoing or annual contribution required.
- ▶ Continue to add funds until the account balance for a beneficiary reaches **\$400,000**.

TAX ADVANTAGES

- ▶ Investment earnings in the account compound on a tax-deferred basis.
- ▶ Tax-free withdrawals when used for qualified higher education expenses.¹
- ▶ If you withdraw money for reasons other than qualified higher education expenses, the earnings portion may be subject to federal income tax and a 10% federal penalty tax as well as state and local income taxes.

ALABAMA TAXPAYERS

Each year, contributions by Alabama taxpayers are eligible for an Alabama state income tax deduction up to:²

- ▶ **\$5,000** single filers.
- ▶ **\$10,000** married, filing jointly when both spouses contribute.

Flexible Spending Choices

FUNDS CAN BE USED NATIONWIDE AT MOST ACCREDITED SCHOOLS:

- ▶ Universities (*public or private*).
- ▶ Community colleges.
- ▶ Trade and vocational schools.
- ▶ Graduate schools.

QUALIFIED HIGHER EDUCATION EXPENSES INCLUDE:¹

- ▶ Tuition and fees.
- ▶ Certain room and board (*if the student is enrolled at least half-time*).
- ▶ Books, supplies, and equipment required for enrollment.
- ▶ Computer, certain software, and internet access.
- ▶ Special needs services needed by a special needs beneficiary.



Investment Choice & Flexibility

- ▶ 3 age-based options (*conservative, moderate, aggressive*).
- ▶ 6 target portfolios.
- ▶ 25 individual fund portfolios.

THE COLLEGECOUNTS FUND FAMILY

