

Contribution Deadline—December 31st

The end of 2017 is quickly approaching. As you complete the other items on your yearly to-do list, don't forget to contribute to your CollegeCounts account to take advantage of the Alabama state income tax benefits. Contributions are deductible up to \$5,000 per tax return (up to \$10,000 if married filing jointly and both spouses make the contribution), if they are postmarked to CollegeCounts on or before December 31.¹

Making a contribution is easy! To make an electronic contribution at any time, simply log in at CollegeCounts529advisor.com. You can also mail a check (payable to CollegeCounts) and contribution coupon to us at PO Box 85290, Lincoln, NE 68501. Investing with CollegeCounts is a great way to help your beneficiary with future college expenses and save on your income taxes at the same time! Don't delay—December 31 will be here soon. Be sure to make your CollegeCounts contributions now and check that task off your to-do list today!



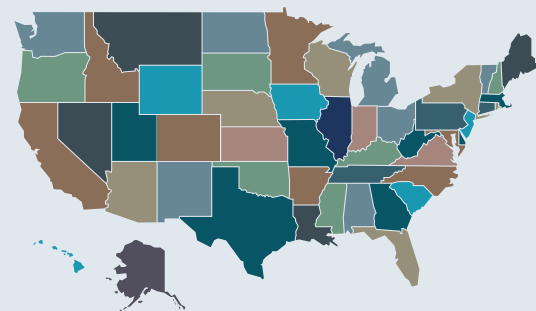
Gift Idea for Family and Friends

With the gift giving season right around the corner, don't forget to suggest to family members and friends that a contribution to your CollegeCounts account would make an excellent gift for your beneficiary. By making a contribution before December 31, they can also benefit from the Alabama state income tax deduction for 2017. CollegeCounts makes it easy for family members and friends to contribute. **Visit the "Give a Gift" page** at CollegeCounts529advisor.com to learn more about GiftED—a simple way for others to contribute to your account—or view and download a variety of gift coupons and gift certificates. Log in to your account to send GiftED email invitations to individuals who want to make a contribution to your account. Rather than a new toy, you might suggest the gift of a college education for your beneficiary!

DO YOU HAVE A 529 ACCOUNT IN ANOTHER STATE?

A rollover to CollegeCounts is a great way to consolidate accounts you might have in another state AND take advantage of tax savings. When you complete a rollover from an out-of-state 529 plan, the amount of the rollover is eligible for the Alabama state income tax deduction up to \$5,000 per tax return (\$10,000 if married filing jointly).¹ The IRS allows one same beneficiary rollover every 12-month period. If you have not completed a rollover in the last 12 months, consider rolling over now. The rollover check must be postmarked to CollegeCounts by December 31 to qualify for the 2017 state income tax deduction, and the process can take several weeks to complete.

Be sure to contact your financial professional today and start the rollover process right away to avoid missing out on the tax benefits a rollover can provide.



Withdrawals for the Second Semester

If your beneficiary is currently in college, you may have a need to withdraw funds from CollegeCounts for 2018 college expenses over the coming months.

We recommend you always match your college expenses and withdrawals from your account in the same calendar year for tax purposes. Withdrawals for any college expenses incurred in 2017 should be withdrawn from an account prior to December 31, 2017. Similarly, Account Owners should wait until 2018 to withdraw any funds for 2018 college expenses. Be sure you keep documentation of all your expenses in the event there are questions about your withdrawals in the future.

It's easy to request a withdrawal from your CollegeCounts account after logging in at CollegeCounts529advisor.com. Funds can be distributed to the Account Owner, Beneficiary, or directly to the college. CollegeCounts typically processes withdrawal requests within one business day and a check is mailed the following day. We recommend that you allow 5–7 days for mail time as well as processing time by the school after they receive the check.

COLLEGECOUNTS SCHOLARSHIP— APPLY SOON!

Alabama State Treasurer Young Boozer and CollegeCounts are proud to provide a scholarship opportunity for Alabama students! Over the last five years, more than \$3.7 million in scholarships have been awarded to deserving Alabama students who are pursuing an in-state college education! The application period for the CollegeCounts Scholarship for first-time college freshmen during the 2018–2019 school year will begin on December 1, 2017, and applications will be accepted until March 1, 2018. CollegeCounts is committed to providing the opportunity for a college education to deserving Alabama students! Be sure to review the eligibility requirements and encourage your beneficiary to apply for the CollegeCounts Scholarship, if they will begin college at an Alabama school in fall 2018.

For more information about the CollegeCounts Scholarship, please visit Treasurer Boozer's website at Treasury.Alabama.gov/collegecounts-scholarship or check with your high school's counselor.



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 Program Disclosure Statement (issuer's official statement), which can be obtained by calling 866.529.2228 or on the plan's website 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 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).

¹Individuals 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 actually contribute) for total combined contributions to the Plan 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 Nonqualified Withdrawal from the Plan, for Alabama state income tax purposes, an amount must be added back to the income of the contributing taxpayer in an amount of the Nonqualified Withdrawal plus ten (10%) percent of such amount withdrawn. Such amount will be added back to the income of the contributing taxpayer in the tax year that the Nonqualified Withdrawal was distributed. Please consult with your tax professional.

NOT FDIC INSURED / NO BANK GUARANTEE / MAY LOSE VALUE


CollegeCounts
ADVISOR-GUIDED 529 FUND