



PARENTHOOD IS AN ADVENTURE

SAVING FOR THEIR COLLEGE EDUCATION IS SIMPLE

COLLEGE SAVINGS FOR THEIR FUTURE

Higher education is the key to helping children move toward their future dreams and goals. That's why it is so important to start a plan now to save for tomorrow's college costs. Achieve Montana has been developed to give families like yours an affordable and simple, yet effective, way to save for college.

YOU CAN USE ASSETS HELD IN YOUR 529 PLAN ACCOUNT:

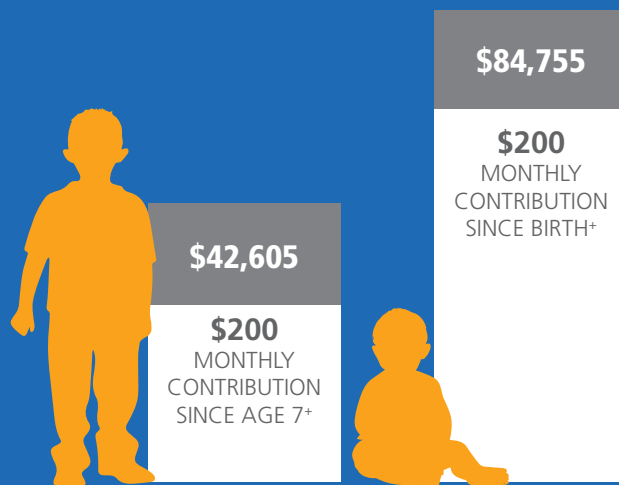
- For your beneficiary's tuition, fees, books, certain room and board costs, as well as computers and software if used primarily by the beneficiary while enrolled at school.
- At eligible two- and four-year schools, trade, and technical institutes, graduate schools in Montana or across the United States and even abroad.

INVESTMENT CHOICES TO SUIT YOUR INDIVIDUAL NEEDS.



LET TIME WORK HARDER FOR YOU

THE EARLIER YOU START TO SAVE, THE BETTER OFF YOU COULD BE WHEN IT'S TIME FOR COLLEGE



+ This chart assumes an initial contribution of \$3,000 and a hypothetical 6% return on investments. Calculations are based on bankrate.com/calculators/savings/simple-savings-calculator.aspx. Hypothetical results are for illustrative purposes only and are not meant to represent the past or future performance of an actual investment in any particular 529 plan or any taxes or penalties payable upon distribution.

¹ Up to a yearly \$3,000 deduction to adjusted gross income per taxpayer (\$6,000 for those married, filing jointly) based on contributions to Achieve Montana. Contributions to an Achieve Montana account are deductible from Montana state income tax for the tax year in which they are made. Contributions may be subject to recapture in certain circumstances, such as a federal non-qualified withdrawal, rollovers to another state's 529 plan, a withdrawal used to pay elementary or secondary school tuition, pay registered apprenticeship program expenses, make qualified education loan repayments, or from an account that was opened within three years prior to the date of the withdrawal, as described in the Program Description (Recaptured Withdrawal). If the account owner is no longer a Montana resident at the time of a Recaptured Withdrawal, we may withhold the potential recapture tax from the Recaptured Withdrawal.

² Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes.

Tax and other benefits are contingent on meeting other requirements and certain withdrawals are subject to federal, state, and local taxes.

ACHIEVE MONTANA AT A GLANCE

LOW COSTS

Low minimums: Open an account for as little as \$25
High maximum contribution limit
Competitive fees and expenses

CHOICE

Range of investment options

TAX-SMART

Tax-deferred earnings
Gift tax benefits
Special tax benefits for account owners
who are Montana taxpayers¹
Federal and state tax-free qualified withdrawals²
Estate planning benefits

**Easy online account enrollment and
management at AchieveMontana.com**

GET THE MOST OUT OF YOUR ACHIEVE MONTANA ACCOUNT

Here are two extra opportunities to save: Ugift® and Upromise®. Signing up for these additional benefits won't take more than a few minutes but could potentially make a difference in saving for college with your Achieve Montana account.

UGIFT

Ugift is an innovative, easy-to-use online service that allows you to invite family and friends to celebrate holidays, birthdays, graduations, and other milestones with the gift of college savings.



UPROMISE

When you join the Upromise service, you can earn cash back for college on eligible, everyday purchases like shopping online, dining out, and much more. The extra money saved through Upromise can add up over time as it's automatically transferred to your Achieve Montana account on a periodic basis.³



³ Upromise is an optional service offered by Upromise Inc., is separate from Achieve Montana, and is not affiliated with the State of Montana. Terms and conditions apply to the Upromise service. Participating companies, contribution levels, and terms and conditions are subject to change at any time without notice. Transfers from Upromise to an Achieve Montana account may be subject to a minimum amount. Go to www.upromise.com for more information.

**OPEN YOUR COLLEGE SAVINGS ACCOUNT
FOR AS LITTLE AS \$25 A MONTH**

AchieveMontana.com

1.877.486.9271

Investing in Achieve Montana is an important decision for you and your family. Please carefully review and consider the program description available at achievemontana.com before making an investment decision. It includes investment objectives, risks, charges, expenses, and other information that is important for you to consider.

If you are not a Montana taxpayer, consider before investing whether your or the beneficiary's home state offers any state tax or other benefits, such as financial aid, scholarship funds and protection from creditors, that are only available for investments in that state's qualified tuition program.

Achieve Montana is sponsored by the State of Montana and administered by the Montana Board of Regents of Higher Education, as sole trustee of the Montana Family Education Savings Trust (Trust). Ascensus College Savings Recordkeeping Services, LLC provides program management, recordkeeping, and administrative support services for Achieve Montana. Blackrock Fund Advisors, Dimensional Fund Advisors LP, Charles Schwab Investment Management, Inc., New York Life Insurance Company and the Vanguard Group, Inc. each provide investment management services for the underlying investments comprising Achieve Montana's portfolios. Although some of the portfolios invest in mutual funds, they are not mutual funds. When you invest in Achieve Montana, you are purchasing portfolio units issued by the Trust. Except to the extent of the New York Life Insurance Company guarantee that is available for the Capital Preservation Portfolio and certain Year of Enrollment Portfolios, investment returns are not guaranteed, and you could lose money by investing in Achieve Montana.

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Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.

