Tomorrow's Scholar 529 Plan

The College Funding Planner: Help Clients Set and Meet College Goals

. . . connecting to the future

College savings is a growing part of the advisory business, but conversations can start with tough questions from clients and prospects. Are they saving the right amounts—in the right vehicles?

TOMORROW'S SCHOLAR®
529 Plan

A great way to start answering the questions—and add value as an advisor—is with the College Funding Planner. This comprehensive and interactive tool uses a database of 3,500 colleges to first determine actual college costs, including tuition, room and board and a miscellany of expenses. You select a college and input how much the client has saved and/or intends to save, and it creates a report that identifies how much the client needs to set aside on a monthly basis to hit that real-world target.

Customizable to Client Situation

This robust tool allows you to take into account a wide range of factors when personalizing a college saving plan. It allows you to:

- Personalize with child's name and current age (for up to five children)
- Select a specific college, such as your client's alma mater, or, as an alternative, use the average cost of college for public, private, in-state, out-of-state, 4- and/or 2-year colleges
- Include or exclude room and board from the calculations
- Adjust the percentage of college costs expected to be covered by the 529 plan
- Factor in additional assumptions such as when the child starts college, the number of years attending, annual college cost inflation rates, and hypothetical rates of return

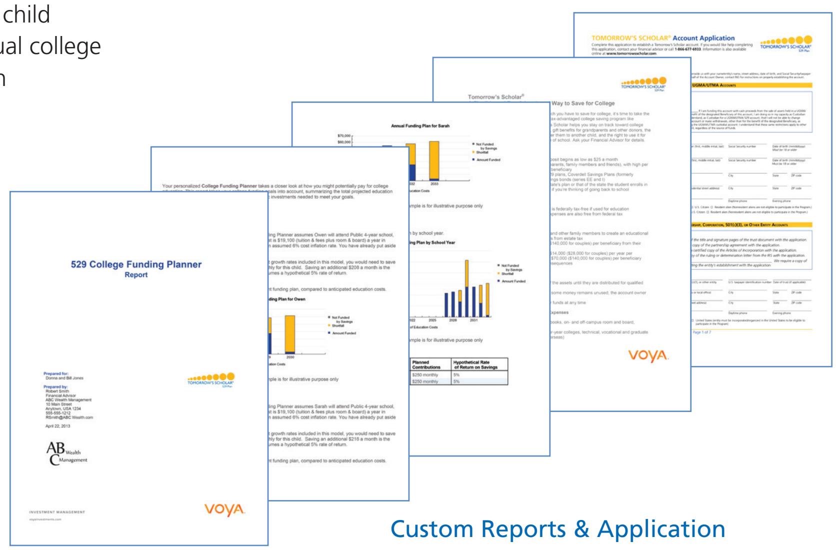
Customizable to You

Best of all, you can customize the report with your name and logo, making it a self-contained prospecting tool that includes the scenario and investment plan, along with information and an account application for the Tomorrow's Scholar 529 Plan.

The College Funding Planner is Easy to Use

- Input client's information
- Input your information
- Use print-out to suggest investment options like Tomorrow's Scholar 529 College Savings Plan

www.tomorrowsscholar.com
Advisor Center>College Funding Planner



Custom Reports & Application

Talk to your Voya Wholesaler to find out more, or visit our website at tomorrowsscholar.com.

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INVESTMENT MANAGEMENT

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Tomorrow's Scholar is Wisconsin's state-sponsored college savings plan administered by the College Savings Program Board and the State of Wisconsin. Voya Investment Management provides investment management and administrative services for the Tomorrow's Scholar plan. Shares in the program are distributed by Voya Investment Management. This Web site is accompanied by a current program description for the Tomorrow's Scholar plan.

An investor's or a designated beneficiary's home state may offer 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. Please consider this before investing.

Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax.

The tax information herein is not intended to be used, and cannot be used by any taxpayer, for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Investments in Tomorrow's Scholar® 529 Plan are subject to certain charges, which will reduce the value of your Account as they are incurred. Please see the Program Description for details of charges or fees that apply to the specific Tomorrow's Scholar® 529 Plan.

Investments in Tomorrow's Scholar® 529 Plan are subject to investment risks, including the loss of the principal amount invested, and may not be appropriate for all investors.

Voya Investment Management is not an underwriter for any underlying municipal securities.

An investor should consider the investment objectives, risks, charges and expenses associated with municipal fund securities before investing. More information about municipal fund securities is available in the issuer's Program Description. You may obtain a Program Description by clicking here or calling 866-677-6933. The Program Description should be read carefully before investing.

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