



Enhance Employee Benefits with Future Scholar 529 College Savings Plan's Employee Benefits Program

Future Scholar 529 Plan:

As South Carolina's only tax-deductible 529 plan, Future Scholar is the smart way to save for the cost of higher education. College is expensive, but the Future Scholar 529 Plan is specifically designed to help fund education by offering unique benefits including significant tax advantages, flexibility and control.

Tax benefits for South Carolina residents:

South Carolina residents may be eligible for a dollar-for-dollar state tax deduction of their contributions on an annual basis! Limitations may apply.



Administered by:

Curtis Loftis
State Treasurer
South Carolina

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A valuable benefit offered at no cost to the employer

Help employees achieve an important financial goal

The Future Scholar 529 Plan is a great addition to any employee benefits package because it helps your employees and their families achieve an important goal: Meeting the high cost of education. Adding the Future Scholar benefit is also an effective way to increase employee satisfaction and strengthen retention — **at no cost to the employer.**

We can take care of benefit promotion:

We offer a variety of ways to help employees understand the benefits of the Future Scholar 529 Plan — all at no cost to the employer:

- Make us a part of your next benefits fair.
- Have a Future Scholar 529 rep provide a free in-person presentation or webinar.
- Provide 529 marketing and support materials to your employees.
- Offer your employees the ability to contribute to their Future Scholar account through **direct deposit payroll contributions.**

Direct deposit contributions made easy:

Contribute to accounts easily through direct deposit — and with no impact to net pay calculations:

- All contributions are made with after-tax dollars.
- Use the standard ACH process to route a portion of employees' direct deposit payroll contributions to their Future Scholar account.
- Refer to the **Future Scholar 529 Employee Direct Deposit Guide** for more information by visiting futurescholar.com/employers/.

The smart way to save for college:

The Future Scholar 529 Plan offers significant benefits designed specifically to save for education:

- Contributions are invested to grow tax-deferred, and all withdrawals are tax-free when used for qualified higher education expenses.
- Qualified expenses include tuition, room and board, equipment, books and more.
- All accounts come with online access for easy account management and access to documents.
- eGifts are available for direct contributions from friends and family.



The Direct Plan is sold directly by the program and is limited to a specific group of investors, as described in the program description. You may also participate in the Advisor Plan, which is sold exclusively through financial advisors. The Advisor Plan offers additional investment choices, but the fees and expenses are higher. Please contact your financial advisor for additional information on the Advisor Plan.

The Office of State Treasurer of South Carolina (the State Treasurer) administers the Program and has selected Columbia Management Investment Advisers, LLC (CMIA) as Program Manager. CMIA and its affiliates are responsible for providing certain administrative, recordkeeping and investment services, and for the marketing of the Program. Future Scholar is self-supported and does not receive taxpayer funding. CMIA is not affiliated with the State Treasurer.

Please remember there's always the potential of losing money when you invest in securities.

All of the 529 plan provisions apply, including plan minimums, fees, expenses, requirements, features and benefits. Withdrawal of earnings not used for qualified higher education expenses will be subject to federal and possibly state and local income tax and may be subject to an additional 10% federal penalty tax.

Columbia Threadneedle Investments (Columbia Threadneedle) is the global brand name of the Columbia and Threadneedle group of companies.

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