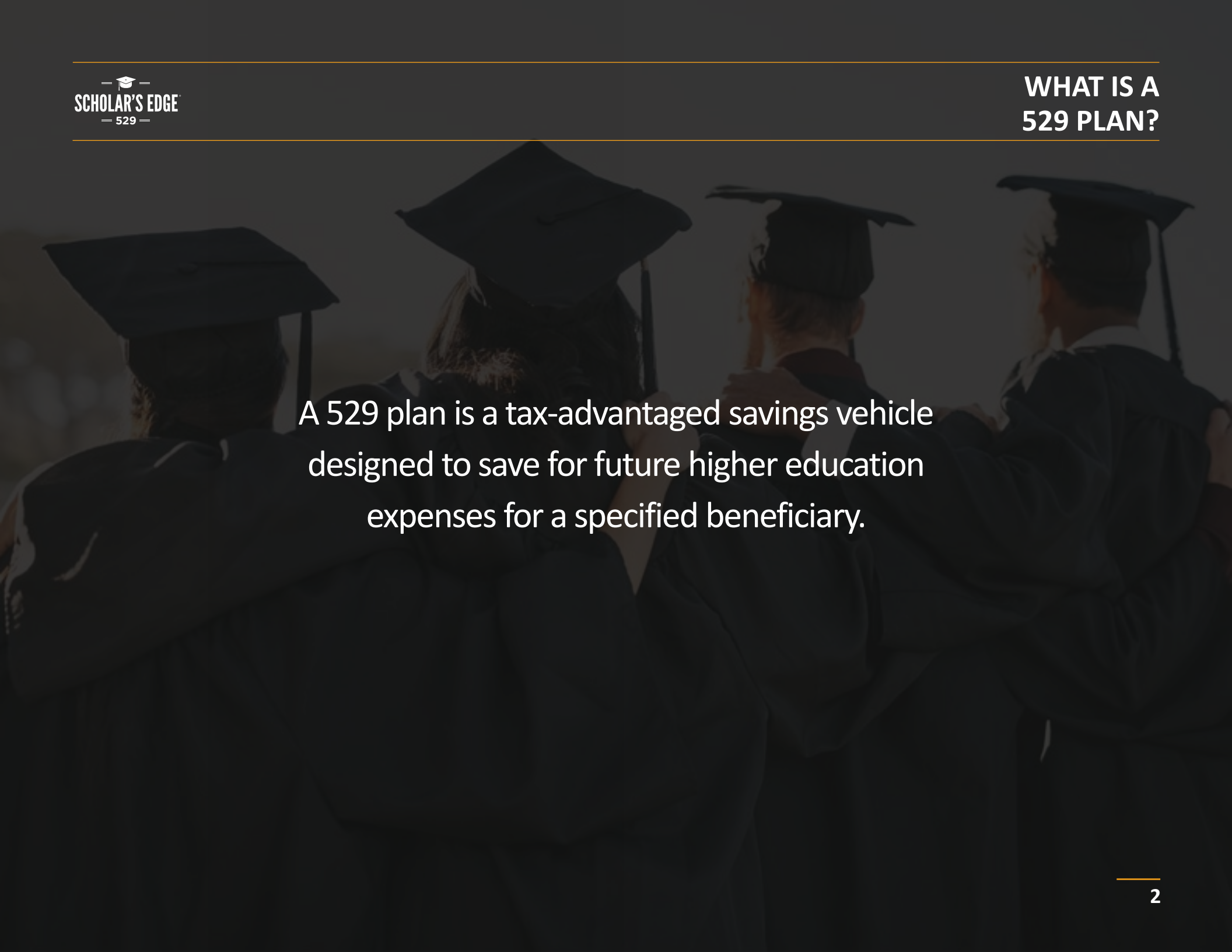




Scholar's Edge 529 Plan
**THE BENEFITS OF 529 PLANS FOR
EMPLOYERS AND EMPLOYEES**



A 529 plan is a tax-advantaged savings vehicle designed to save for future higher education expenses for a specified beneficiary.

SCHOLAR'S EDGE 529 PLAN PAYROLL DIRECT DEPOSIT

BENEFITS OF SCHOLAR'S EDGE 529 PAYROLL DIRECT DEPOSIT FOR EMPLOYEES

- Quick and easy way to save early and often for education
- Automatic deductions keep savings on track, allowing you to “set it and forget it”
- No upfront sales charges will apply to the purchase of Class A units
- Payroll direct deposit can be changed or cancelled at any time
- No fees for payroll direct deposit
- Your Scholar's Edge 529 Plan travels with you, no matter where you work

BENEFITS OF SCHOLAR'S EDGE 529 PAYROLL DIRECT DEPOSIT FOR EMPLOYERS

- Differentiates your company from others by helping employees save for important education goals
- No setup or plan costs
- Minimal administrative support required
- Ability to match contributions

BENEFITS OF SCHOLAR'S EDGE 529 PLAN

FLEXIBILITY

Scholar's Edge makes life's important choices even easier with:

- Comprehensive range of investment options
- Low minimum investment with as little as \$1
- High maximum investment of \$500,000 per beneficiary
- No income limit – no matter your salary, you can start saving in the Scholar's Edge 529 plan

ACCESSIBILITY

Online functionality, resources, and a number of helpful tools to easily manage your account



SAVE WITH THE HELP OF AN EXPERIENCED ASSET MANAGER

Principal Global Investors is the investment manager for Scholar's Edge 529 Plan.

Principal Funds Distributor provides marketing and distribution services for Scholar's Edge.

Principal Global Advisors designed the enrollment-based and target risk portfolios to meet a broad range of education savings goals.

WHY SCHOLAR'S EDGE?



COMPREHENSIVE
RANGE OF INVESTMENT
OPTIONS



SMARTER OUTCOMES
THROUGH CHOICE AND
VALUE



COMMITTED AND
DEDICATED PARTNER

VARIETY OF PORTFOLIO OPTIONS TO FIT YOUR EDUCATION SAVINGS NEEDS

Our experienced investment managers review return forecasts, risk assumptions, tuition and cost growth rates, average account balances, risk tolerance, and average savings rates to create our 529 investment portfolios.

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YEAR OF ENROLLMENT PORTFOLIOS

Move from capital appreciation to preservation as they approach enrollment.

4

TARGET RISK PORTFOLIOS

Allocations become more focused on capital preservation and volatility control as the risk target becomes more conservative.

15

INDIVIDUAL PORTFOLIOS

Wide variety of investment options to create a personalized investment plan.

RESOURCES AVAILABLE FOR YOUR EDUCATION PLANNING NEEDS

RESOURCES AVAILABLE FOR YOUR EDUCATION PLANNING NEEDS

Scholar's Edge provides you with the resources and tools you need to explore education savings options and make informed decisions about your investments



Four calculators to help navigate education savings and payment plans



Forms and resources to help manage your education savings plans



Insights into the current education landscape



Gift contributions with Ugift®, an easy, free-to-use feature of Scholar's Edge to help fund your child's education



Interactive presentation covering all aspects of 529 plans

**FOR MORE INFORMATION ABOUT SCHOLAR'S EDGE 529 PLAN,
PLEASE VISIT [SCHOLARSEDGE529.COM/ATWORK](https://scholarsedge529.com/atwork)**

ENROLLING IS EASY AS 1-2-3



STEP 1:
Complete the enrollment form



STEP 2:
Submit form to your HR or
Payroll team



STEP 3:
Start saving!



Questions?

Disclosures:

Scholar's Edge® ("Scholar's Edge" or the "Plan") is operated as a qualified tuition program offered and sponsored by The Education Trust Board of New Mexico (the "Board") and is available to all U.S. residents. Ascensus College Savings Recordkeeping Services, LLC is the Program Manager for Scholar's Edge and Principal Funds Distributor, Inc. is the distributor of Scholar's Edge. Principal Global Investors, LLC, ("PGI"), an affiliated company of the Distributor and a member company of the Principal Financial Group®, serves as the investment advisor to the Plan. Responsibilities of PGI include providing recommendations to the Board for the Underlying Investments in which the Scholar's Edge Portfolios invest, monitoring and rebalancing the asset allocations for the Year of Enrollment and Target Risk Portfolios, and monitoring the Portfolios' compliance with the Board's Investment Policy Statement and applicable law. The Program Manager is not affiliated with any member company of Principal Financial Group.

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Before investing in Scholar's Edge, investors should carefully consider the investment objectives, risks, charges and expenses associated with the Plan's municipal fund securities. The Plan Description and Participation Agreement contains this and other information about the Plan, and may be obtained by asking your financial professional, by visiting scholarsedge529.com or calling 1.866.529.SAVE (1.866.529.7283). Investors should read these documents carefully before investing.

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Des Moines, IA 50392*

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Investment management by:



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