

Help your employees prepare for their education savings.



They grow up fast. Plan now for their tomorrow.

Make your benefits package even more appealing

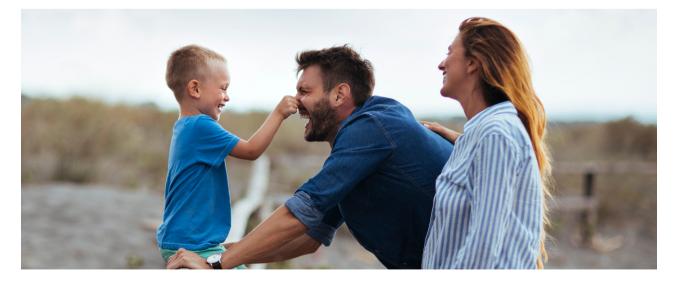
Thank you for your interest in College Savings Iowa. With this easy-toadminister plan, you can offer your employees a simple way to save for education through payroll direct deposit—at no cost to you. Offering this opportunity to save is easy. We provide free support and resources to help you get set up, promote this benefit and educate your employees about the Plan.

Your partnership with College Savings Iowa will make it easier for your employees to save for any eligible educational institution, including 2and 4-year colleges, postgraduate programs, apprenticeship programs and postsecondary trade and vocational schools.¹Through your participation, you are enhancing your organization's benefits package and providing a convenient way for your employees to save for the future.

This kit includes step-by-step instructions for getting started. If you have any questions, call an education savings specialist at 888-672-9116 business days from 7 a.m. to 8 p.m. Central Time or visit CollegeSavingsIowa.com. I look forward to helping you make this opportunity a reality for your employees.

Sincerely,

Roby Smith Iowa State Treasurer



¹Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

Give your employees a simple way to **Save for education**

College Savings Iowa payroll direct deposit is easy to set up and maintain. We'll help you every step of the way, from establishing the benefit to educating your employees about saving for education.

As a participating employer, you can access the following free services, resources and information:

A DEDICATED RELATIONSHIP MANAGER

A relationship manager who's familiar with your organization will be available to attend benefits fairs, conduct workshops and lunch-andlearns, answer your questions about College Savings Iowa and payroll processing and provide educational literature.

EDUCATIONAL MATERIALS

You'll get a variety of informative materials to give to existing employees and new hires. We'll also provide you with College Savings Iowa posters you can use to advertise upcoming workshops and fairs.

ONSITE BENEFITS FAIRS

Holding a fair at your company is one of the easiest ways to educate your employees about their benefits options. You can invite a relationship manager to share information and answer your employees' questions about saving for education.

PLAN WEBSITE

CollegeSavingslowa.com provides information about the Plan's features and investments, guidance on saving and paying for education and information about using additional tools to help reach savings goals.

WORKSHOPS

Team up with a relationship manager to host a workshop. The session will cover education costs and how College Savings Iowa can help your employees save.

EXPERIENCED EDUCATION SAVINGS SPECIALISTS

Employees who open an account can get assistance from experienced education savings specialists on a range of topics, such as investment options, forms and account management. Specialists are available at (888) 672-9116, Monday through Friday, from 7 a.m. to 8 p.m. Central Time.

College Savings Iowa is an Iowa trust sponsored by the Iowa State Treasurer's Office. The Treasurer of the State of Iowa is responsible for overseeing the administration of College Savings Iowa. The Vanguard Group, Inc., serves as Investment Manager. Ascensus College Savings Recordkeeping Services, LLC, provides records administration services. The Plan's portfolios, although they invest in Vanguard mutual fund, are not mutual funds.

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If you are not an lowa taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits.

For more information about College Savings Iowa 529, call 888-672-9116 or visit CollegeSavingsIowa.com to obtain a Program Description. Investment objectives, risks, charges, expenses and other important information are included in the Program Description; read and consider it carefully before investing.