FUTURE READY BENEFITS

LEARN MORE ABOUT NEXTGEN 529®.

We believe every family deserves the opportunity to dream big about education. Studies have found that children with college savings are seven times more likely to pursue higher education[1]—reflecting the power of turning educational dreams into plans for the future.

[Employer name] has partnered with the Finance Authority of Maine (FAME) to give you access to NextGen 529®—Maine's education savings plan that thousands of families already use.

Savings in your NextGen 529 account can grow tax-free. And when it's time for your student to go on to higher education, withdrawals are tax-free too when they're used for qualified expenses.[1] NextGen 529 helps at any stage, whether you're saving for a newborn, a teenager, or going back to school yourself. Keep in mind, any amount contributed—even just $5 a month—can make a big impact.

A PLAN TO FIT YOUR PLANS

NextGen 529 gives you three types of accounts so you can choose the best way to save for you and your family. Compare accounts and find the one that works best for your goals at NextGenforME.com/accounts.

The Connect Account

Perfect if you are ready to save for higher education and want a simplified approach with fewer investment options to choose from.

The Direct Account

A great self-managed option if having more choice and control over your investment options is important for you.

The Select Account

This option is ideal if you prefer working with a financial advisor to customize your investing.

ASK US ABOUT PAYROLL DEDUCTION

The easiest way to get started? Payroll deduction. Just tell us how much you want to save each paycheck, and we'll transfer it automatically to your NextGen 529 account.

FAME

ARE YOU A MAINE RESIDENT?

ADD MORE TO YOUR MONEY WITH THESE ADDITIONAL GRANTS:[2]

→ **$500 Alfond Grant:** All babies born Maine residents on or after January 1, 2013 have a $500 Alfond Grant.[3] Give your child a jumpstart to a bright future and use your Alfond Grant funds to open a NextGen 529® account.

→ **$100 Initial Matching Grant:** Open a new NextGen 529 account and contribute $25 to get the $100 Initial Matching Grant.

→ **$100 Automated Funding Grant:** Open a new NextGen 529 account and make six consecutive automatic contributions from your payroll or bank account to get the $100 Automated Funding Grant.

→ **30% NextStep Matching Grant:** Make contributions and get a 30% NextStep Matching Grant up to a $300 match per year.

HOW TO LEARN MORE:

NextGenforME.com is the place to help you find what type of account works for your family.

NEED HELP?

FAME's team is here to support you. Schedule a one-on-one conversation in-person or virtually with one of our Education Affordability Counselors to get your questions answered: **go.oncehub.com/FAMENextgen**

NextGen 529®

[1]Qualified expenses are defined in Section 529 of the Internal Revenue Code. Earnings withdrawn for non-qualified expenses are subject to federal income tax, a 10% federal penalty and state and local income tax rules which may vary.

[2]Grants for Maine residents are linked to eligible Maine accounts. An Alfond Grant recipient is eligible to receive the $100 Initial Matching Grant if the minimum required initial contribution is made before the beneficiary's first birthday. Upon withdrawal, grants are paid only to institutions of higher education. See Terms and Conditions of Maine Grant Programs for details about eligibility and other conditions and restrictions that apply at NextGenforME.com. Grants may lose value.

[3]The Alfond Grant is not automatic in all circumstances and is also available in limited other circumstances. The Alfond Grant may be linked to an eligible NextGen 529 account. Upon withdrawal, the grant is paid only to institutions of higher education. The use of the Alfond Grant is also subject to certain restrictions–see Alfond Grant Guidelines.

Investing is an important decision. The investments in your account may vary with market conditions and could lose value. Carefully read the Program Description in its entirety for more information and consider all investment objectives, risks, charges, and expenses before investing. For a copy of the Program Description, visit NextGenforMe.com or call 1-833-336-4529.

Investments in NextGen 529 are not guaranteed or insured by the State of Maine, the Finance Authority of Maine (FAME), NextGen 529 service providers, any other state or federal agency, or any other party. Non-qualified withdrawals are subject to federal taxes and penalties and Maine state income tax. NextGen 529 does not provide legal, investment, financial aid, tax or other advice, and the information provided does not contain advice and cannot be construed as such or relied upon for those purposes. You should consult your own advisors.

If you or your beneficiary are not Maine residents, your home state or that of your beneficiary may offer a 529 plan that provides state tax or other benefits, such as financial aid, scholarship funds, and protection from creditors, not available to you by investing in NextGen 529. You should consider such benefits, if any, before investing in NextGen 529.

NextGen 529 is a Section 529 plan administered by FAME. Vestwell State Savings, LLC is the program manager, The Bank of New York Mellon is the program custodian, BlackRock Advisors, LLC is the program investment manager. BlackRock Investments, LLC, Member FINRA, is the program distributor and underwriter for the Client Select Series only. Northern Lights Distributors, LLC Member FINRA, is the program distributor and underwriter for the Client Connect and Client Direct Series. BlackRock Advisors, LLC is an affiliate of BlackRock Investments, LLC; the other service providers to NextGen 529 are not affiliated with each other.