



New York's 529 College Savings Program *Direct Plan*
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For more information about New York's 529 College Savings Program *Direct Plan*, obtain a Disclosure Booklet and Tuition Savings Agreement at ny529atwork.org or by calling 800-420-8580. This document includes investment objectives, risks, charges, expenses, and other information. You should read and consider them carefully before investing.

Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's 529 plan. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the *Direct Plan*.

Ascensus Broker Dealer Services, LLC, serves as Program Manager and, in connection with its affiliates, provides recordkeeping and administrative support services and is responsible for day-to-day operations of the *Direct Plan*. The Vanguard Group, Inc., serves as the Investment Manager. Vanguard Marketing Corporation provides marketing and distribution services to the *Direct Plan*.

No guarantee: None of the State of New York, its agencies, the Federal Deposit Insurance Corporation (FDIC), The Vanguard Group, Inc., Ascensus Broker Dealer Services, LLC, nor any of their applicable affiliates insures accounts or guarantees the principal deposited therein or any investment returns on any account or investment portfolio.

New York's 529 College Savings Program currently includes two separate 529 plans. The *Direct Plan* is sold directly by the Program. You may also participate in the *Advisor-Guided Plan*, which is sold exclusively through financial professionals and has different investment options and higher fees and expenses as well as financial professional compensation.

The Vanguard logo is a trademark of The Vanguard Group, Inc.
Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.
Investment returns are not guaranteed and you could lose money by investing in the *Direct Plan*.

Help your employees start SAVING FOR COLLEGE

THE RIGHT TIME IS RIGHT NOW ►



New York's 529 *Direct Plan* Employer Guide

Kathy Hochul, Governor / Thomas P. DiNapoli, State Comptroller

Dear Employer,

Thank you for your interest in New York’s 529 College Savings Program *Direct Plan*. You have a great opportunity to help your employees save for future higher education expenses. With contributions of as little as \$1 per pay period, parents, grandparents, relatives, and friends can take advantage of this simple, affordable college savings plan.

The *Direct Plan* is easy to administer and can help you meet your business needs. We offer free support and resources to help you get set up, promote this benefit, and educate your employees about the plan; step-by-step instructions are enclosed. Plus, there are no fees for implementing payroll direct deposit.

By offering a convenient way to save for college—an important and expensive goal—you’re providing a benefit that can make a positive and significant difference in the lives of your employees.

Sincerely,

New York’s 529 College Savings Program *Direct Plan*

Offer a benefit to **HELP FAMILIES SAVE**

The *Direct Plan* is easy to set up and maintain. We’ll help you every step of the way, from establishing payroll direct deposit to providing education about saving for college. And, you’ll have all you need to promote the plan with a range of free services and information:

An institutional relationship manager.

A dedicated contact person familiar with your organization will be available to attend benefit fairs, conduct workshops, provide educational literature, and answer your questions about administering the *Direct Plan* and payroll processing.

College savings workshops.

You can team up with your institutional relationship manager to host a workshop at your location. The session will cover college costs and discuss how the *Direct Plan* can help your employees save.

On-site benefit fairs.

One of the most convenient ways to educate your employees about their benefit options is to hold a fair at your company. You can invite your institutional relationship manager to share information and answer your employees’ questions about proven ways to save for college.

Educational materials.

You’ll have access to a variety of materials, such as brochures, to place throughout your office and in new-hire packets. We’ll also provide you with *Direct Plan* posters that you can use to invite your employees to attend an upcoming workshop.

***Direct Plan* website.**

You’ll find important information about the *Direct Plan* at **ny529atwork.org**, including program benefits, investment information, FAQs, Ugift®, and the Disclosure Booklet and Tuition Savings Agreement.

Experienced education investment specialists.

When your employees participate, they can count on experienced *Direct Plan* education specialists to provide expert assistance on a range of topics, such as understanding investment options, completing forms, and updating payroll information. Specialists are available at **800-420-8580** on business days from 8 a.m. to 8 p.m., Eastern time.

► **GET STARTED**
today!

800-420-8580 on business days,
8 a.m. to 8 p.m., Eastern time, or
ny529atwork.org