



Help Your Clients Plan for Their Loved Ones' Futures Today.



The state of Texas has tax-advantaged IRC Sec. 529 and 529A plans designed to help you provide the right advice at the right time to the right client. Whether you serve clients in Texas who want to save for a loved one's future education or for a loved one with a disability without jeopardizing critical means-tested federal and state benefits, the Texas plans can help.

529 COLLEGE SAVINGS PLANS

Texas College Savings Plan® – direct sold

LoneStar 529 Plan® – advisor sold

- Any U.S. citizen or legal resident 18 years of age or older may enroll (Texas residency not required).
- Save for qualified education expenses at schools nationwide, including undergraduate and graduate tuition and fees, room and board (if enrolled at least half time), and books.
- Funds can also be used federal tax free for K-12 tuition, for registered apprenticeship programs or to repay student loans, subject to certain federal limits. The state tax consequences of using 529 plans for K-12 tuition will vary by state and may involve taxes, penalties and recapture of tax deductions. Clients should consult with a tax or legal advisor in this regard.
- Open for enrollment year round.

[TexasCollegeSavings.com](https://www.TexasCollegeSavings.com) and [LoneStar529.com](https://www.LoneStar529.com)

529 PREPAID COLLEGE TUITION PLAN

Texas Tuition Promise Fund®

- Any U.S. citizen or legal resident 18 years of age or older may enroll if the child who is the account beneficiary is a Texas resident. If the child is not a Texas resident, his or her parent must be the purchaser and a Texas resident.
- Pay today's prices for tomorrow's undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental institutions, by purchasing tuition units.

- Transfer Value may be paid toward undergraduate tuition and schoolwide required fees at medical and dental institutions, Texas private colleges and universities, out-of-state colleges and universities, career schools and registered apprenticeship programs. Transfer Value is limited to the lesser of (1) the costs the tuition unit would cover at a public college or university, or (2) the original purchase price of the tuition unit plus or minus the Plan's net investment earnings or losses on that amount.
- Open for general enrollment annually Sept. 1 through Feb. 28 (29 in leap years). Enrollment for children younger than 1 year of age extends through July 31.

[TexasTuitionPromiseFund.com](https://www.TexasTuitionPromiseFund.com)

529A SAVINGS PLAN FOR TEXANS WITH DISABILITIES

Texas Achieving a Better Life Experience (Texas ABLE®) Program

- Texas residents with a qualifying disability present prior to the age of 26 may enroll.
- An eligible individual at least 18 years of age can open and manage his or her own account, or an authorized legal representative (ex. parent, legal guardian, agent under a power of attorney, spouse, sibling, grandparent or representative payee appointed by the SSA) may open and manage the account for the beneficiary.
- Participants can save up to \$100,000 without impacting Supplemental Security Income (SSI) benefits or save up to the account balance limit of \$500,000 if benefit eligibility is not a consideration. Annual contribution limits apply.
- Participants can conveniently use the U.S. Bank® Focus Card – the program's prepaid debit card – for qualified disability expenses anywhere nationwide that accepts Visa® debit cards.
- Open for enrollment year round.

[TexasABLE.org](https://www.TexasABLE.org)

***Presentations about the Texas plans
are available on request.***

The Texas Tuition Promise Fund® (“Fund”), the Texas College Savings Plan® and the LoneStar 529 Plan® (“Savings Plans”), and the Texas ABLE® Program (“Program,” together with the Fund and the Savings Plans, “Plans”) are administered by the [Texas Prepaid Higher Education Tuition Board](#) (“Board”). Orion Advisor Solutions, Inc. (“Orion”) is the manager for the Plans. The Savings Plans are distributed by Northern Lights Distributors, LLC and maintained by Gemini Fund Services, LLC, neither of which are affiliated with Orion. The Plans and the Board do not provide legal, financial, benefit, or tax advice and you should consult a legal, financial, benefit, or tax advisor before participating.

Non-residents of Texas should consider whether their home state, or the beneficiary’s home state, offers its residents any tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for participants in that state’s plan.

Texas Tuition Promise Fund

Participation in the Fund does not guarantee admission to or graduation from any college or university. Only the purchaser may direct redemptions, withdrawals, changes in beneficiary, or other contract changes.

You may lose money by participating in the Fund. No part of a contract is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. The contracts have not been registered with or approved by the SEC or any state. Purchasers should carefully consider the risks, fees, charges, and expenses associated with contracts, including Fund termination and reduced Transfer or Refund Value. Transfer Value applies to redemptions at Texas private colleges and universities, out-of-state colleges and universities, medical and dental schools, career schools, and registered apprenticeship programs and is the lesser of: (1) the costs the units would cover at a Texas public college or university; or (2) the original purchase price of the units plus or minus the Fund’s net investment earnings or losses on that amount. The [Plan Description and Master Agreement](#) contain this and other information about the Fund and may be obtained by visiting [TexasTuitionPromiseFund.com](#) or calling 800-445-GRAD (4723), option 5. Purchasers should read the Plan Description and Master Agreement, and all other Fund documents carefully before purchasing a contract.

Texas College Savings Plan and LoneStar 529

Estimated total asset-based fees are available on the Allocation Worksheets at [TexasCollegeSavings.com/Allocation-Worksheet](#) for the Texas College Savings Plan and at [LoneStar529.com/Allocation-Worksheet](#) for the LoneStar 529 Plan, and are published in the Plan Descriptions and Savings

Trust Agreements, which are reviewed annually. Fees are subject to change.

An account could lose money including the principal invested. No part of an account is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. Interests in the Savings Plans have not been registered with or approved by the SEC or any state. Investors should carefully consider the investment objectives, risks, fees, charges, and expenses associated with municipal fund securities. The Board may suspend, modify, or terminate the Savings Plans or change investment approaches, offerings, and/or underlying investment funds at any time and without the consent of account owners or beneficiaries. The Plan Descriptions and Savings Trust Agreements contain this and other important information about the Savings Plans and may be obtained by visiting [TexasCollegeSavings.com](#) or calling 800-445-GRAD (4723), option 3, for the Texas College Savings Plan, or by visiting [LoneStar529.com](#) or calling 800-445-GRAD (4723), option 4, for the LoneStar 529 Plan. Investors should read the Plan Descriptions and Savings Trust Agreements, and all other plan documents carefully before investing.

Texas ABLE Program

An account could lose money including the principal invested. Other than the Bank Savings Account option, accounts are not insured or guaranteed by the FDIC. No part of an account is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. Interests in the Program have not been registered with or approved by the SEC or any state. Investors should carefully consider the tax consequences, impact on benefit eligibility, Medicaid recapture, investment objectives, risks, fees, charges, and expenses associated with the Program. The Board may suspend, modify, or terminate the Program or change investment approaches, offerings, and/or underlying investment funds at any time and without the consent of account owners, authorized legal representatives, or beneficiaries. The Program Disclosure Statement and Participation Agreement contain this and other important information about the Program and may be obtained by visiting [TexasABLE.org](#) or calling 844-4TX-ABLE (844-489-2253). Investors should read the Program Disclosure Statement and Participation Agreement, and all other Program documents carefully before investing.

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