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 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 offered through the Texas Comptroller of Public Accounts can help.

529 COLLEGE SAVINGS PLANS

LoneStar 529 Plan® – an advisor-sold savings plan
Texas College Savings Plan® – a direct-sold savings plan

- Any U.S. citizen or legal resident 18 years of age or older may enroll (Texas residency not required).
- Participants can 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.[1]
- Open for enrollment year round.

Features of the advisor-sold LoneStar 529 Plan:

- Participants enroll through a financial advisor.
- Class RIA units can be sold through fee-based advisors (no sales charges or distribution fees at the plan level).
- The plan offers low-cost investments from Baird, BNY Melon, DFA, Dodge & Cox, Eaton Vance, Federated Hermes, Neuberger Berman, NY Life, PIMCO, T. Rowe Price, and Vanguard.
- Clients work with their financial advisor to design custom portfolios from 20 individual asset class portfolios or select from target enrollment year or risk-based options.

LoneStar529.com and TexasCollegeSavings.com

[1] 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.

Presentations about the Texas plans are available on request.

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 46 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 (agent under a power of attorney, legal guardian or conservator, spouse, parent, sibling, grandparent, or representative payee appointed by the Social Security Administration) may open and manage the account for the beneficiary.
- Participants can save up to $100,000 without impacting Supplemental Security Income benefits or save up to the account balance limit of $500,000 if benefit eligibility is not a consideration. Annual contribution limits apply.
- Open for enrollment year round.

TexasABLE.org

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.
- Participants can pay today's prices for tomorrow's undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental schools, by purchasing tuition units.
- Transfer Value may be paid toward undergraduate tuition and schoolwide required fees at medical and dental schools, 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

The Texas Tuition Promise Fund® ("Plan"), the Texas College Savings Plan® and the LoneStar 529 Plan® ("Savings Plans"), and the Texas ABLE® Program ("Program," together with the Plan and the Savings Plans, the "Plans") are administered by the **Texas Prepaid Higher Education Tuition Board** ("Board"). Orion Advisor Solutions, Inc. ("Orion") is the manager of the Plans. The Savings Plans and the Program are distributed by Northern Lights Distributors, LLC with Ultimus Fund Solutions, LLC maintaining the Savings Plans and Catalis Regulatory and Compliance, LLC maintaining the Plan and the Program, none 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 Plan 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 Plan. 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 Plan 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 Plan's net investment earnings or losses on that amount. The Plan Description and Master Agreement contain this and other information about the Plan 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 Plan documents carefully before purchasing a contract.

Texas College Savings Plan and LoneStar 529 Plan

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 Savings Plans 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.

© 2026 Texas Prepaid Higher Education Tuition Board. "Texas Tuition Promise Fund," "Texas College Savings Plan," "LoneStar 529 Plan," and "Texas ABLE" are registered marks of the Texas Prepaid Higher Education Tuition Board. All rights reserved. The Texas College Savings Plan, LoneStar 529 Plan, and Texas ABLE are distributed by Northern Lights Distributors, LLC, Member FINRA, SIPC, 4221 N 203rd St, Suite 100, Elkhorn NE 68022.
1326-NLD-04242024