



# BENEFITS THAT MAKE A **DIFFERENCE**

EASY TO ADMINISTER. NO SET-UP COSTS OR CONTRACTS.

## SMART BENEFIT FOR YOU AND YOUR EMPLOYEES

With the costs of college increasing each year, most parents would like to save for future higher education expenses, but it can be overwhelming to choose a method and contribute consistently.

### That's where TNStars can help!

The TNStars® College Savings 529 Program offers your employees a simple, flexible way to save and invest for college. Accounts can be opened online at [TNStars.com](http://TNStars.com) with as little as \$25 to start.

By establishing TNStars payroll deductions, you can provide a value-added benefit that employees desire — a benefit that can make a big difference for their families — all at no cost to your company.

- Easy to administer.
- No set-up costs or contracts.
- Contributions are made after-tax. No W-2 adjustments or 5500 administration.
- No open enrollment periods. Stop or start payroll deduction for employees at any time.
- Flexibility to determine frequency of payroll deductions.



# PAYROLL DEDUCTION GUIDE

Companies of any size can participate in the program, as long as Automated Clearing House (ACH) payments can be processed through the company payroll system.

1. The employee establishes a TNStars account, completes the Payroll Direct Deposit Form and delivers it to you to initiate the request.
2. Following your procedures already in place for ACH electronic transfers, transmit the funds to the program each pay period using the ABA number and Account Number provided on the Payroll Direct Deposit Form. The transmittal must be coded for checking.

## BENEFITS FOR EMPLOYEES

- Earnings are free from federal income taxes when used for qualified higher education expenses
- Diverse, low cost investment options, including an age-based option
- Online enrollment and account access

### FUNDS CAN BE USED AT VARIOUS SCHOOLS

- Four-year Universities
- Private Colleges
- Community Colleges
- Technical Schools
- Out-of-State Schools

### FUNDS CAN ALSO BE USED FOR COLLEGE EXPENSES INCLUDING:

- Books
- Computers
- Room & Board
- Equipment and Supplies

## CONTACT US

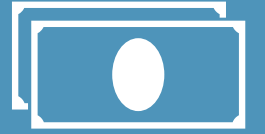
To learn more about TNStars or to request materials and resources to promote saving for college at your workplace, please call, email, or visit our website.



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Accounts can be opened online



with as little as \$25



in just 10 minutes



and earnings grow tax-free

Consider all investment objectives, risks, charges, and expenses before investing in the TNStars® College Savings 529 program. Please visit [www.TNStars.com](http://www.TNStars.com) or call us toll-free at 855-386-7827 for a Disclosure Brochure containing this and other information. Read it carefully.