

CollegeCountsSM

Alabama's 529 Fund

Q 3 2019 Review Meeting
November 20, 2019

Period ended
September 30, 2019

UBT
Union Bank & Trust
Program Manager



*Offered by the
State of Alabama*

CollegeCounts 529 Fund - Summary Page (June 29, 2018 Program Disclosure Statement as supplemented)

Account Owner Eligibility	<ul style="list-style-type: none"> • U.S. citizens and resident aliens who are at least 19 years old • Individual, UTMA/UGMA custodian, trust, certain entities, 501(c)(3)
Beneficiary Eligibility	<ul style="list-style-type: none"> • U.S. citizen or resident alien with a valid Social Security number. • May be of any age
Contributions Minimum Maximum	<ul style="list-style-type: none"> • No minimum or ongoing contribution required • \$475,000 per beneficiary
Alabama State Income Tax Deduction	<ul style="list-style-type: none"> • Contributions tax deductible up to: <ul style="list-style-type: none"> • \$5,000 per tax return • \$10,000 if married filing jointly and both contribute
Federal Income Tax Benefits	<ul style="list-style-type: none"> • Tax-deferred growth • Tax-free withdrawals for qualified college expenses
Qualified College Expenses	<ul style="list-style-type: none"> • Tuition, fees, books, supplies, equipment required for enrollment • Room & board if enrolled at least 1/2 time • Computers, related peripheral equipment, computer software, internet access

Direct Plan Costs

Set-up Fee	• none												
Annual Account Fee	• none												
State Fee	• none												
Program Management Fee	• 0.25%												
Underlying Fund Costs	<table border="1"> <thead> <tr> <th></th> <th><u>Range</u></th> <th><u>Average</u></th> </tr> </thead> <tbody> <tr> <td>• Age—Based Portfolios</td> <td>0.04% - 0.07%</td> <td>0.05%</td> </tr> <tr> <td>• Target Portfolios</td> <td>0.04% - 0.07%</td> <td>0.05%</td> </tr> <tr> <td>• Individual Fund Portfolios</td> <td>0.02% - 0.63%</td> <td>0.21%</td> </tr> </tbody> </table>		<u>Range</u>	<u>Average</u>	• Age—Based Portfolios	0.04% - 0.07%	0.05%	• Target Portfolios	0.04% - 0.07%	0.05%	• Individual Fund Portfolios	0.02% - 0.63%	0.21%
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• Target Portfolios	0.04% - 0.07%	0.05%											
• Individual Fund Portfolios	0.02% - 0.63%	0.21%											
Upfront Sales Charge or Trails	• none												
Fund Families	• Vanguard, T. Rowe Price, DFA, MainStay, PIMCO, Fidelity, and Dodge & Cox												

Advisor Plan Costs

Set-up Fee	• none																				
Annual Account Fee	• \$12 <i>(waived for accounts with an Alabama owner or beneficiary)</i>																				
State Fee	• 0.10%																				
Program Management Fee	• 0.30%																				
Underlying Fund Costs	<table border="1"> <thead> <tr> <th></th> <th><u>Range</u></th> <th><u>Average</u></th> </tr> </thead> <tbody> <tr> <td>• Age—Based Portfolios</td> <td>0.28% - 0.49%</td> <td>0.46%</td> </tr> <tr> <td>• Target Portfolios</td> <td>0.28% - 0.49%</td> <td>0.44%</td> </tr> <tr> <td>• Individual Fund Portfolios</td> <td>0.10% - 1.25%</td> <td>0.51%</td> </tr> </tbody> </table>		<u>Range</u>	<u>Average</u>	• Age—Based Portfolios	0.28% - 0.49%	0.46%	• Target Portfolios	0.28% - 0.49%	0.44%	• Individual Fund Portfolios	0.10% - 1.25%	0.51%								
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Fund Families	• T. Rowe Price, BlackRock, DFA, Northern Funds, MainStay, Fidelity, American Century, William Blair, Principal, Neuberger Berman, Templeton, Touchstone, Vanguard, Credit Suisse, PIMCO, and State Street																				

• **Assets & Accounts**

• Total Plan Assets	\$1.82 bil	+ 12.76% ytd
• Advisor \$1.255 bil Direct \$564.1 mil		
• Total accounts	95,566	
• Advisor 62,468 Direct 33,098		
• Total Contributions YTD 2019	\$131.1 mil	

• **Alabama residents**

• Alabama Plan Assets	\$1.05 bil	+ 17.96% ytd
• Alabama accounts	57,727	
• Alabama contributions YTD 2019	\$103.1 mil	

• **Rollover Contributions YTD 2019**

• Direct Plan	\$7.93 mil
• Advisor Plan	\$12.78 mil
• Rollovers Dollars (<i>Alabama Account Owner</i>)	88.4%

• **Age-Based Accounts & Assets**

	<u>Accounts</u>	<u>Assets</u>
• Direct Plan	68.3%	62.3%
• Advisor Plan	72.2%	66.8%

• **Plan Asset Allocation**

• Direct Plan	61.6% equity
• Advisor Plan	53.0% equity

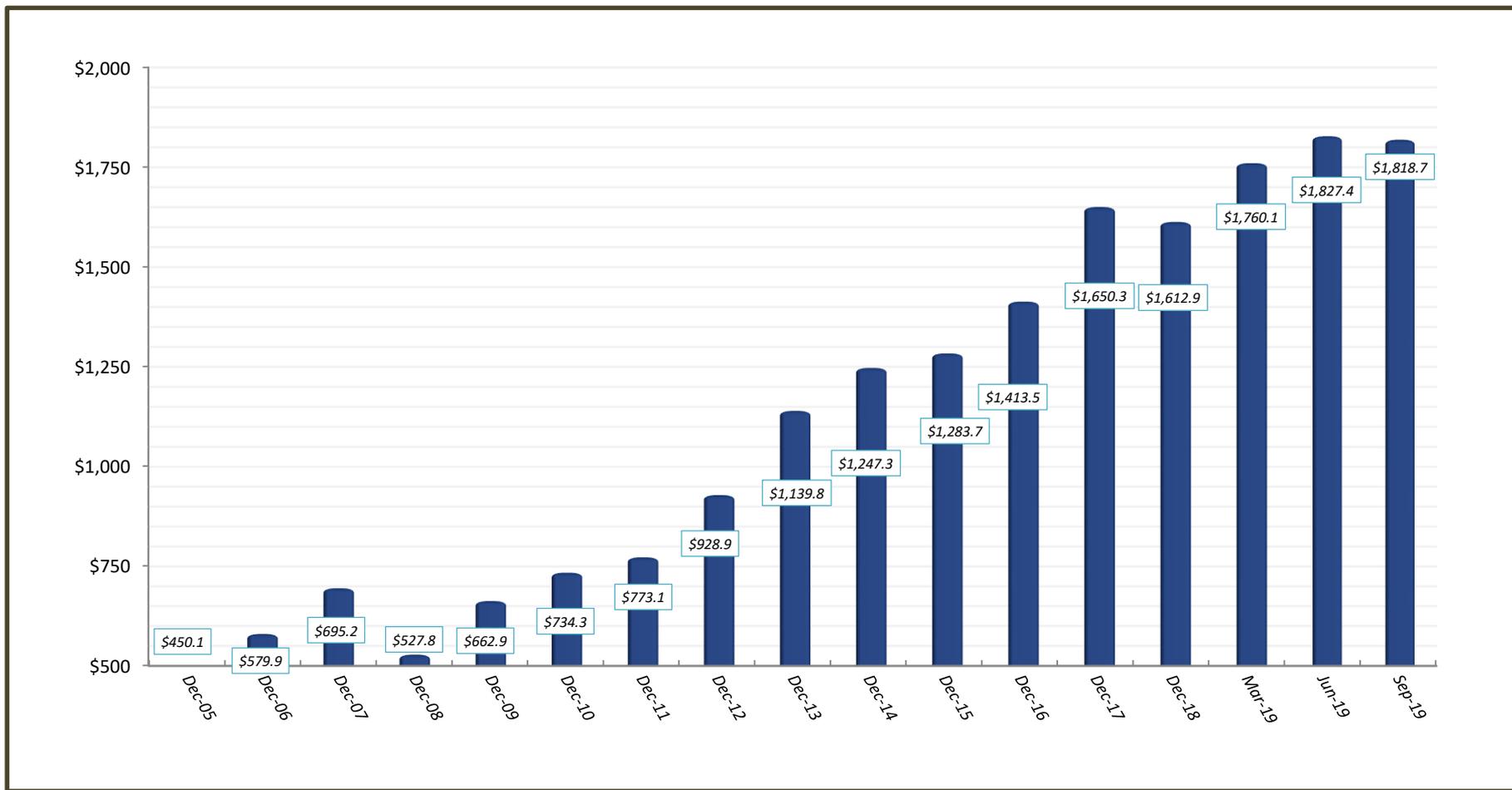
• **Average Age**

• Account Owner	50.63 years
• Beneficiary	13.20 years

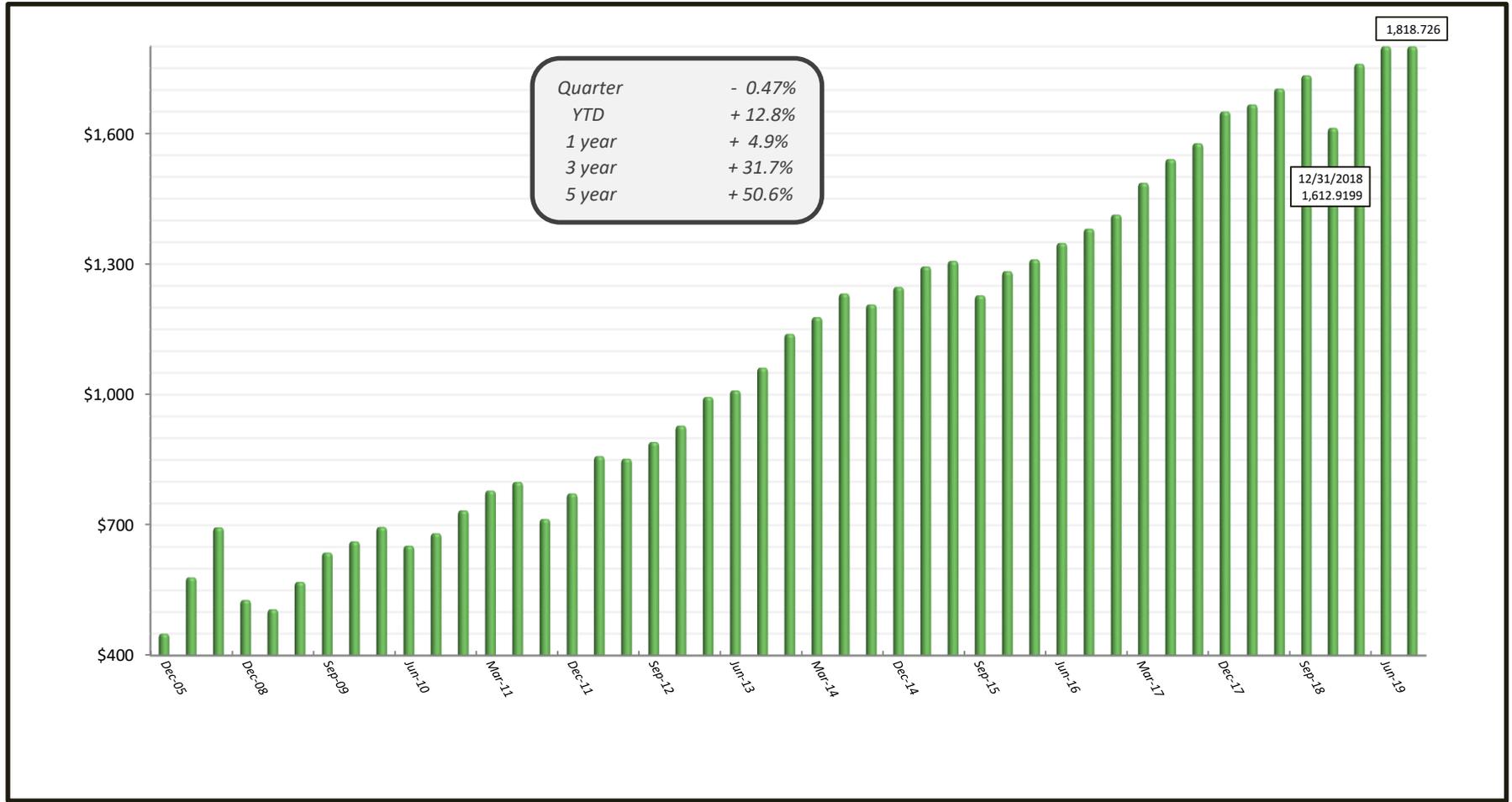
• **Account size**

	Alabama	Plan
• Average account size	\$18,186	\$20,943
• Median account size	\$8,237	\$8,698

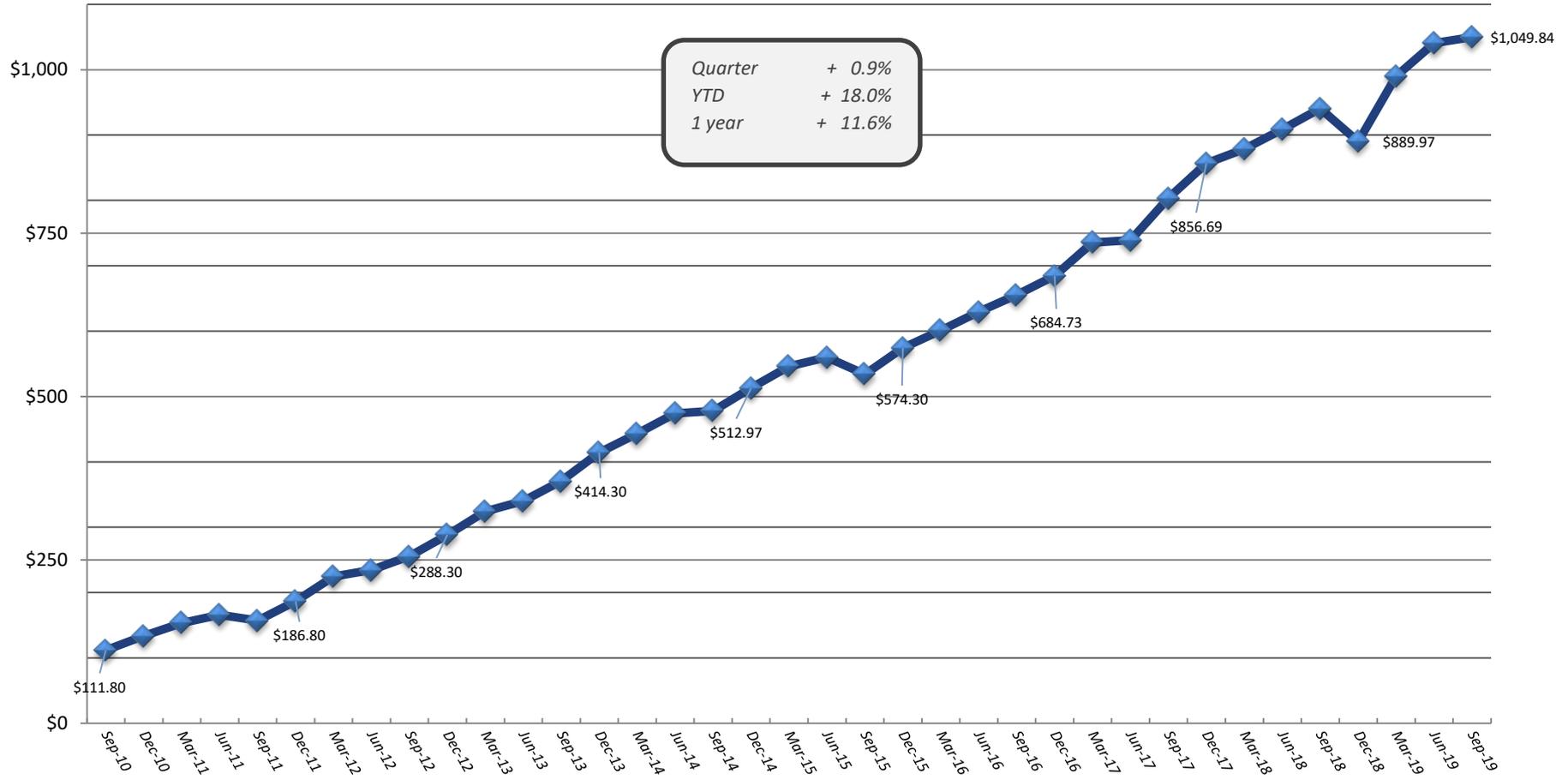
Total Plan Assets



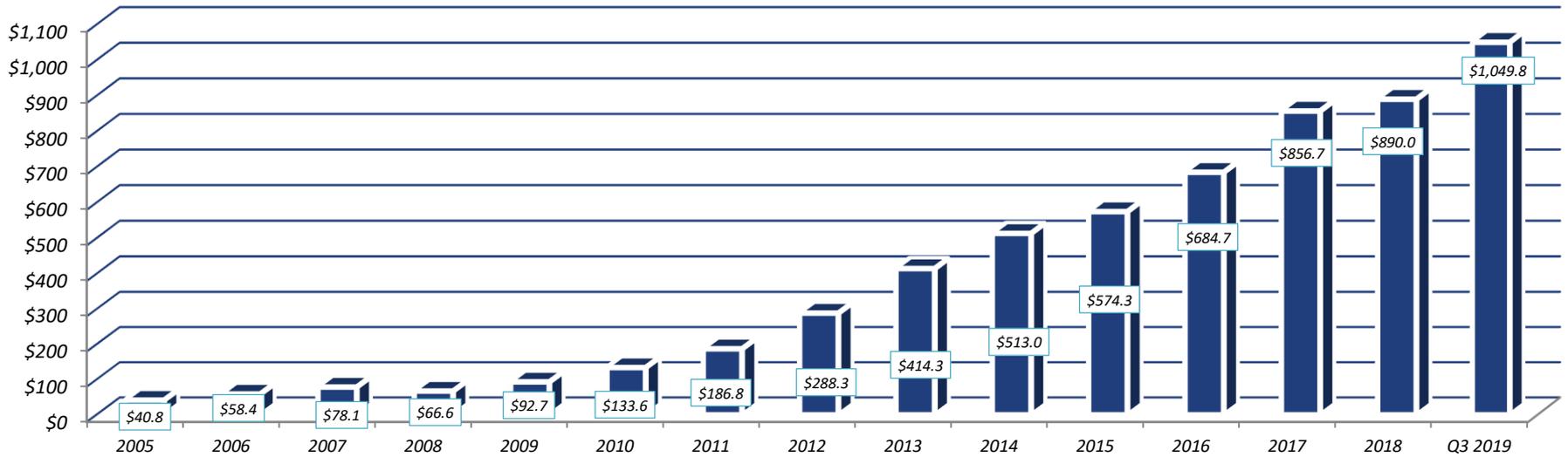
Note: Historical #'s through June 2010 are year end and quarterly #'s as reported by Van Kampen.
July 2010 value represents the \$671 mil conversion total.



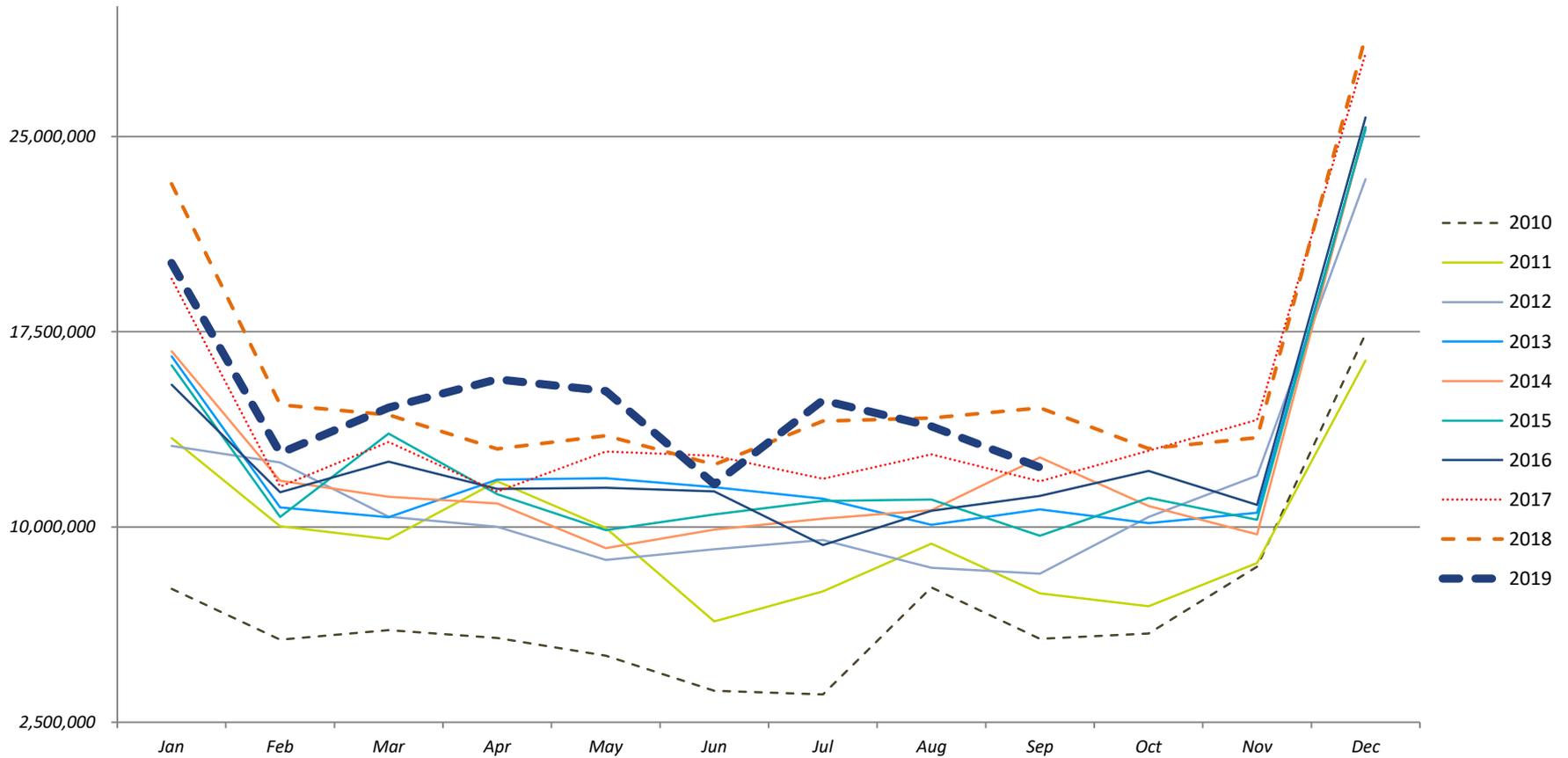
Alabama Assets (quarter end)



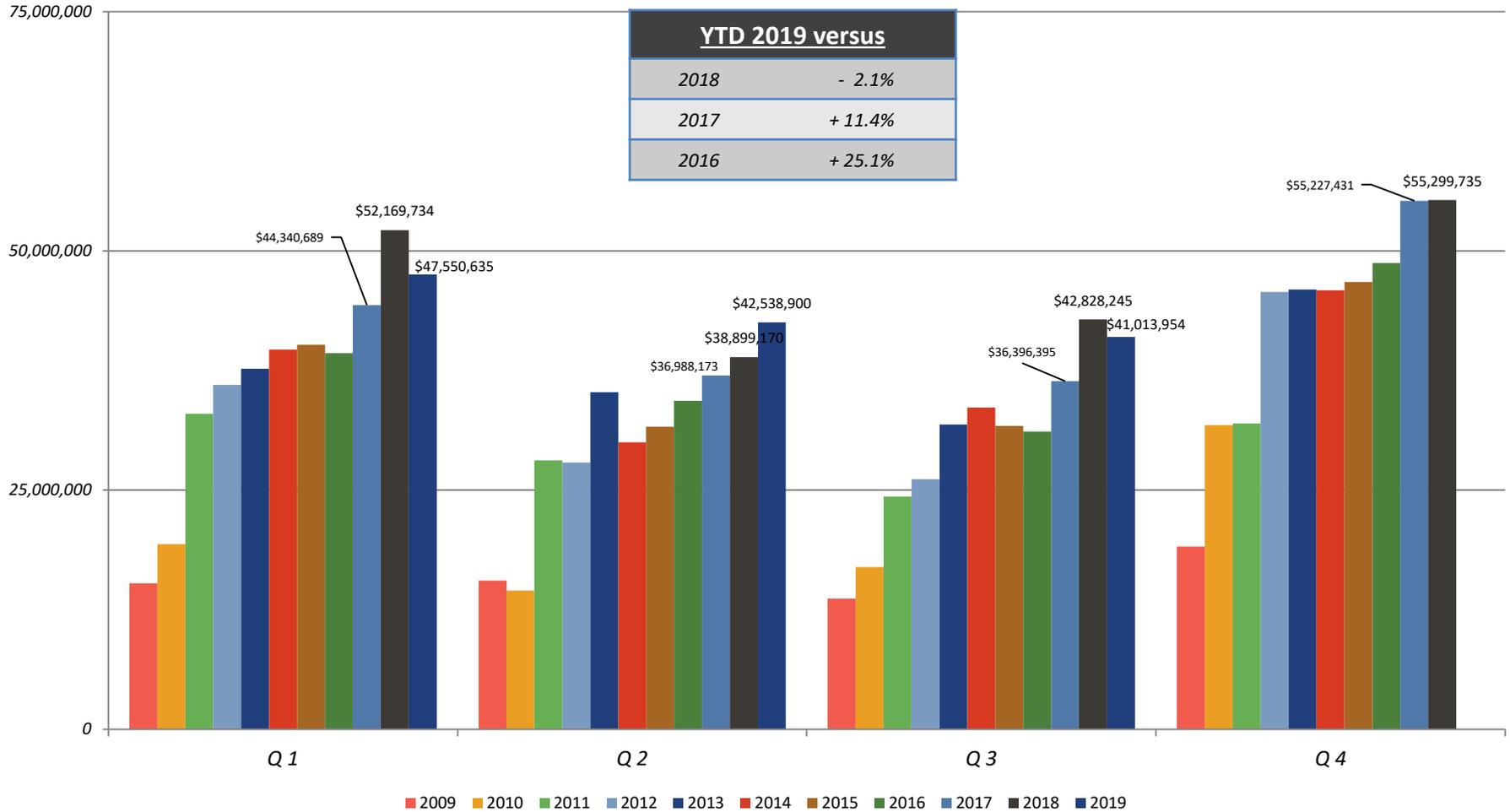
Calendar Year End



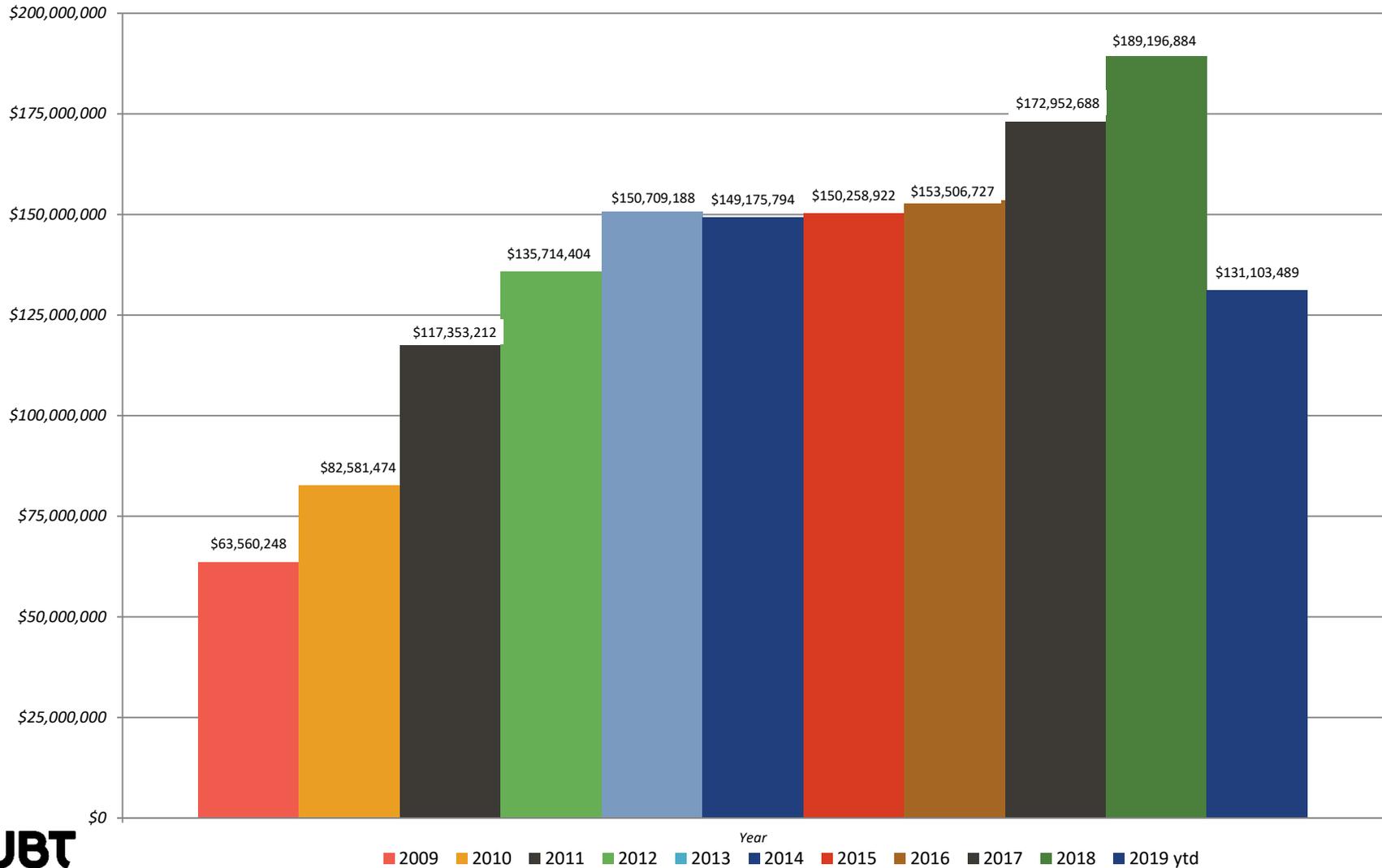
Total Contributions



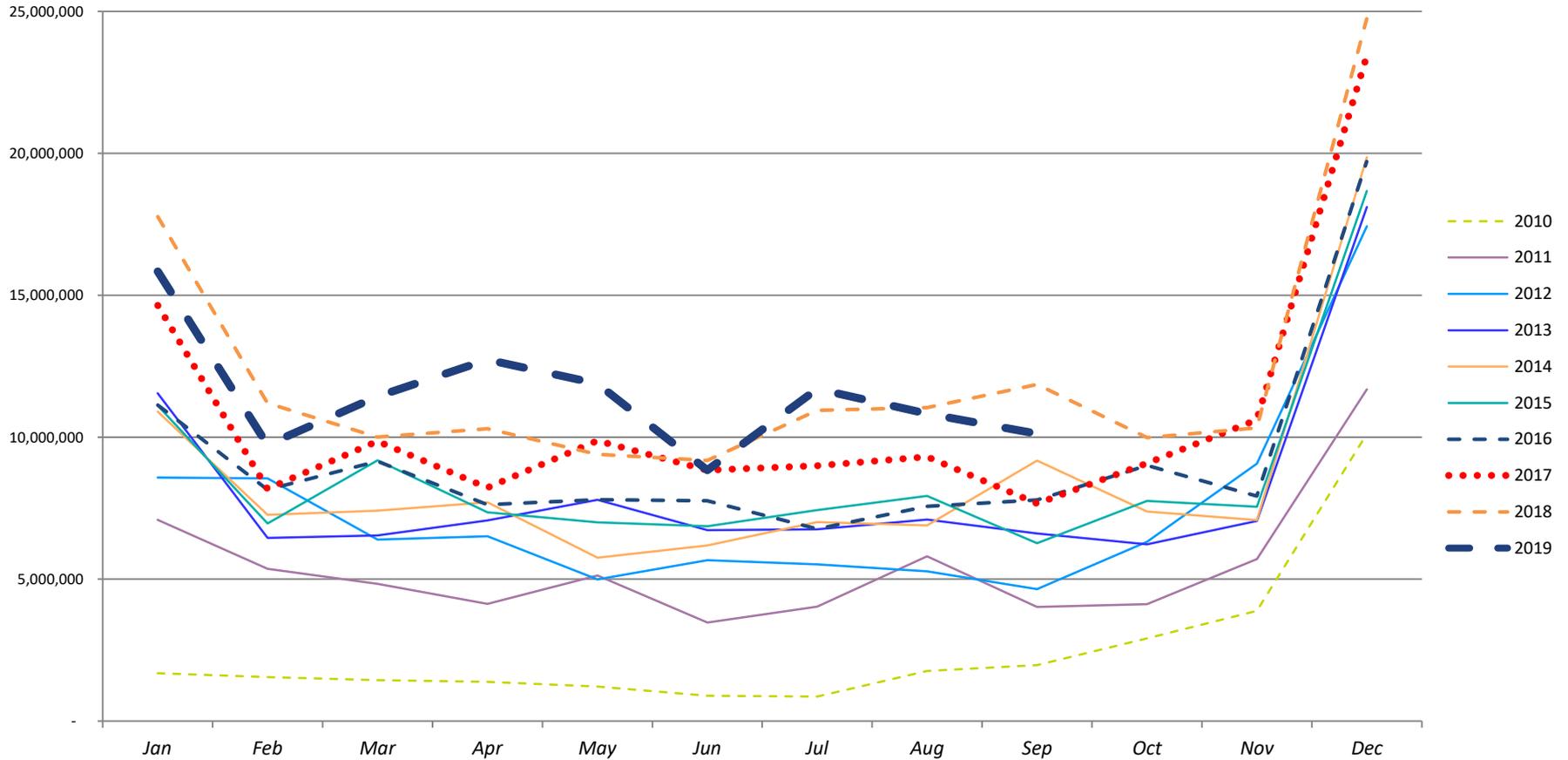
Total Contributions by quarter (2010 – 2019)



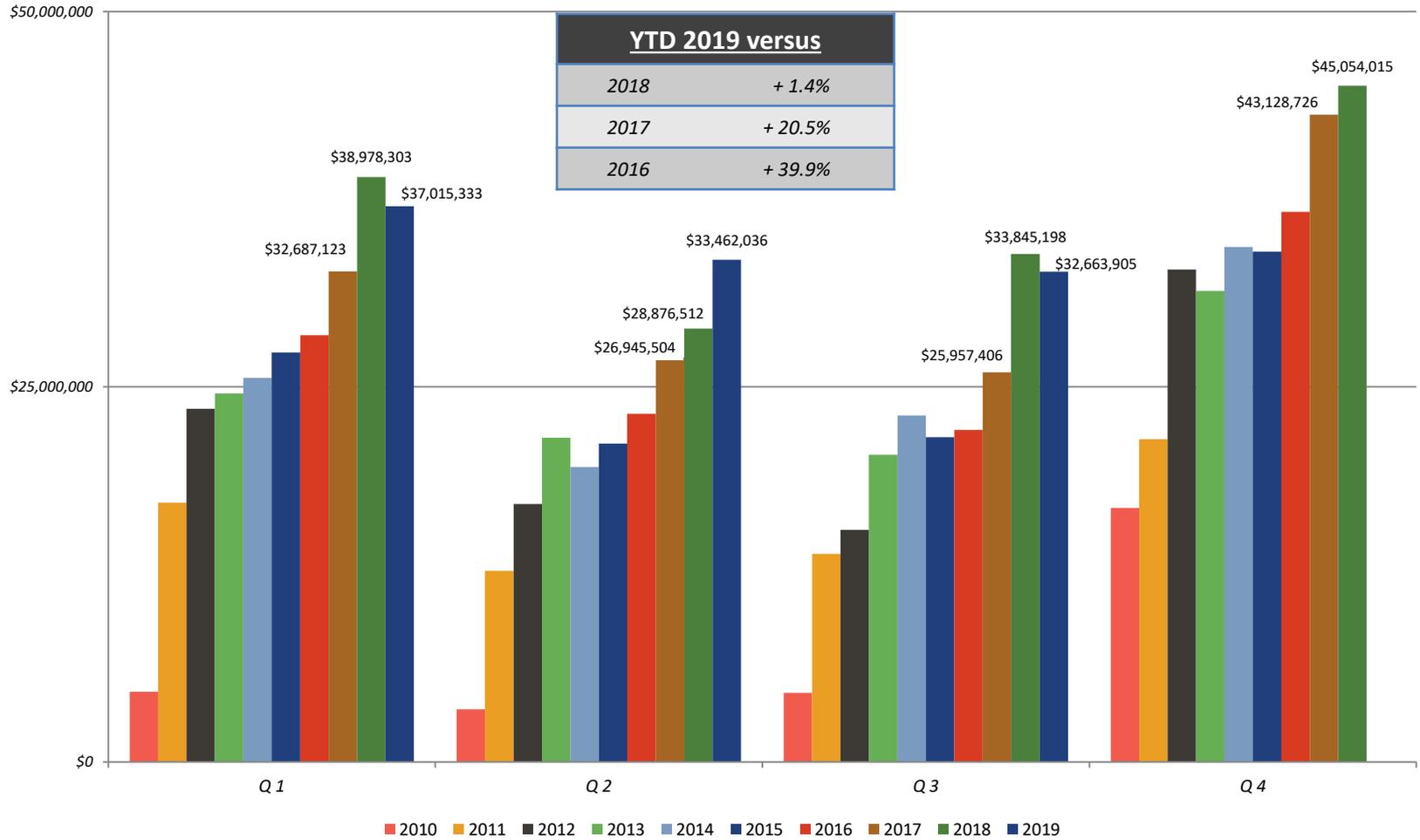
Total Contributions by Calendar Year (2010 – 2019)



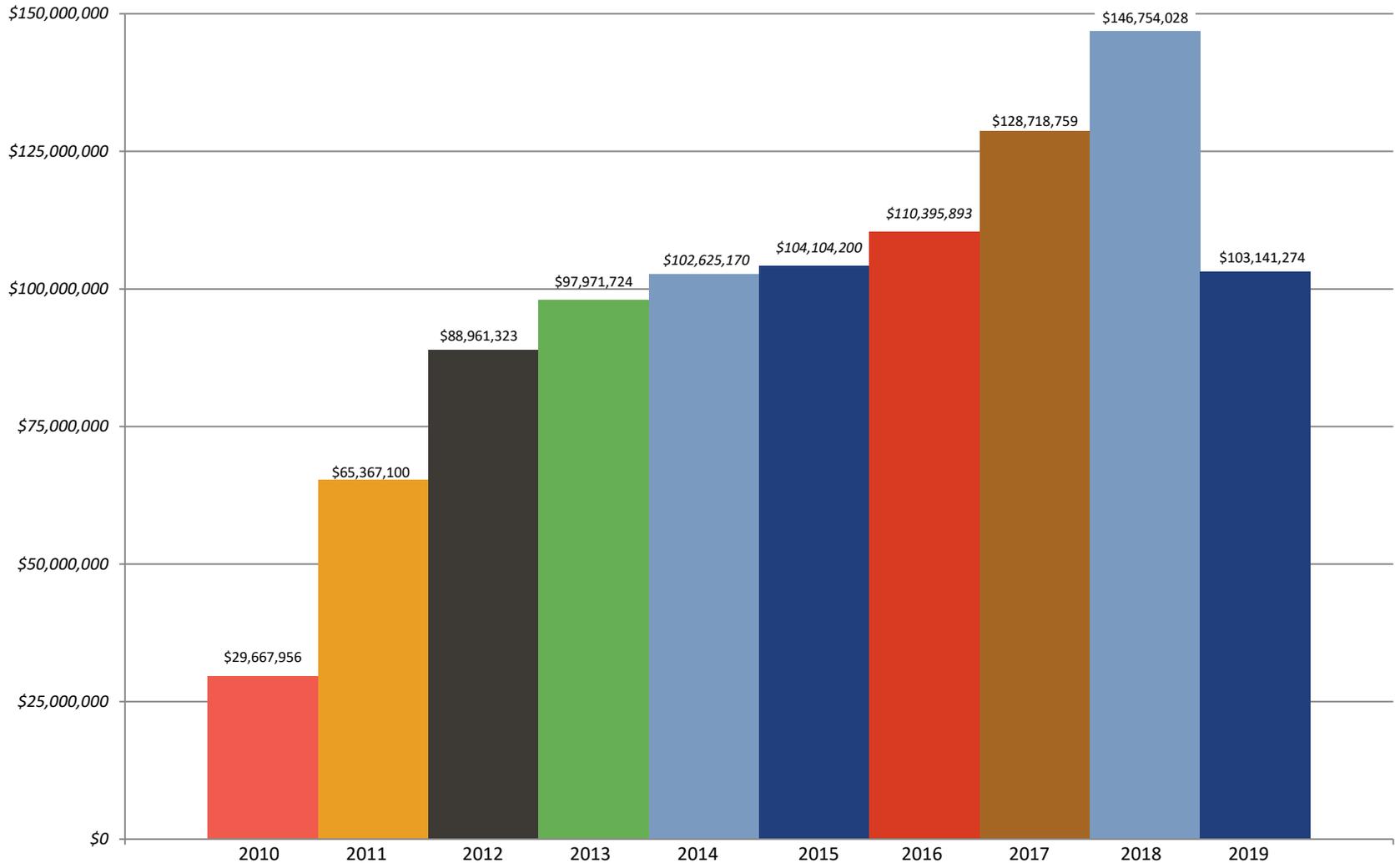
Alabama Contributions



Alabama Contributions by quarter (2010 - 2019)



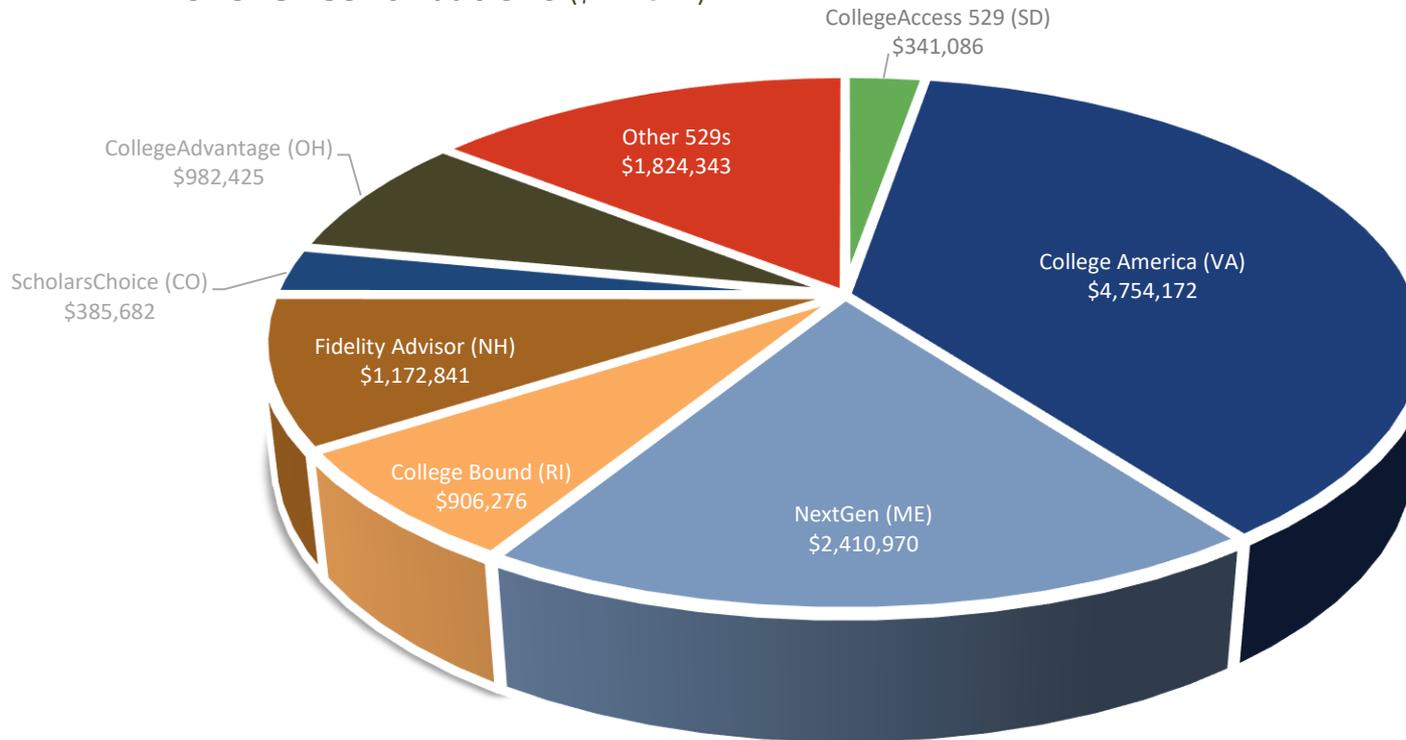
Alabama Contributions by Calendar Year (2010 - 2019)



YTD Advisor Plan "Rollovers In"

	<u>Number</u>	<u>versus 2018 CY</u>	<u>\$ Amount</u>	<u>versus 2018 CY</u>
CY 2018	839	73.7%	\$18.6 mil	68.9%

Rollover Contributions (\$12.78 mil)

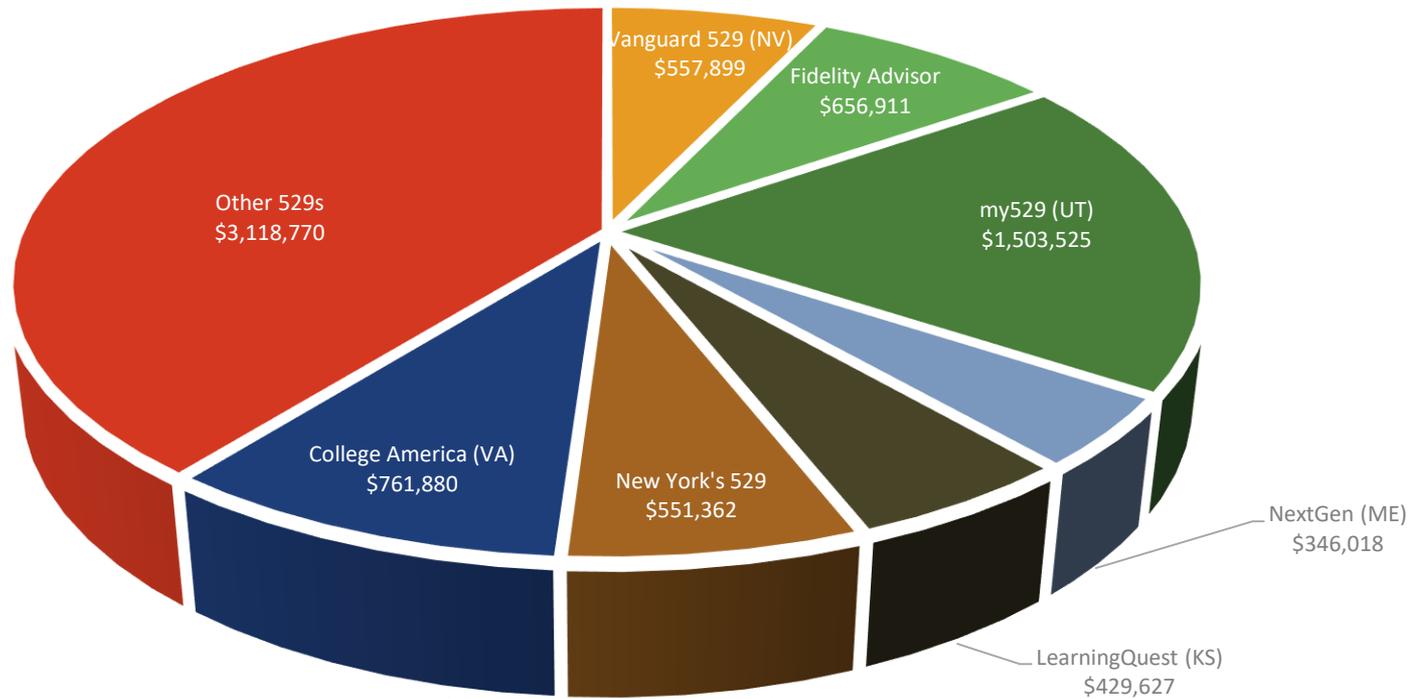


618 Incoming Rollovers
Average Rollover = \$20,676

YTD Direct Plan "Rollovers In"

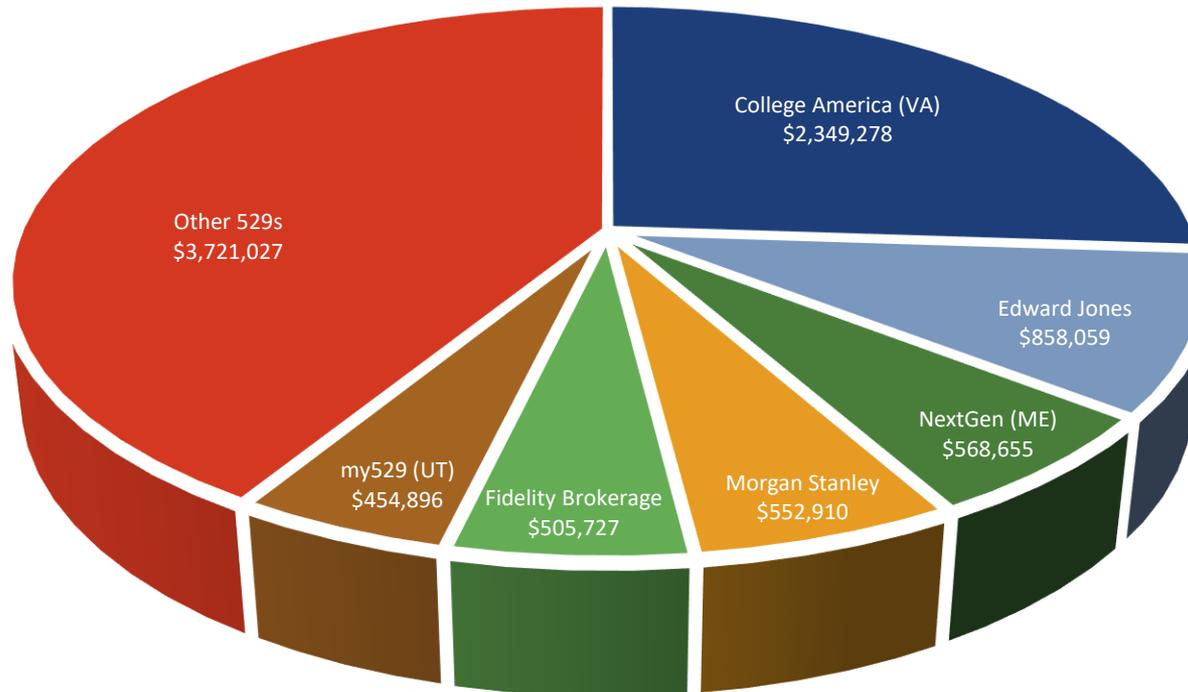
	<u>Number</u>	<u>versus 2018 CY</u>	<u>\$ Amount</u>	<u>versus 2018 CY</u>
CY 2018	649	67.5%	\$11.88 mil	66.7%

Rollover Contributions (\$7.92 mil)



438 Incoming Rollovers
Average Rollover = \$18,096

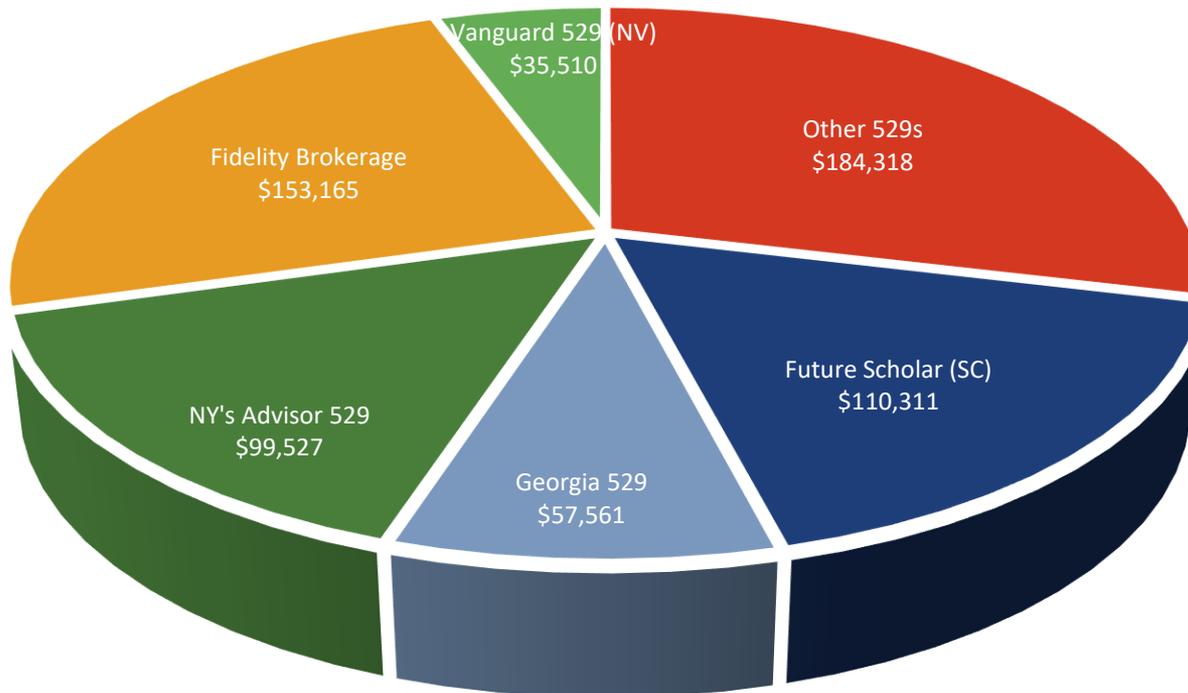
529 Rollovers Out (\$9.01 mil)



27.6% rolled to a Direct Plan
22.1% to home state for tax deduction

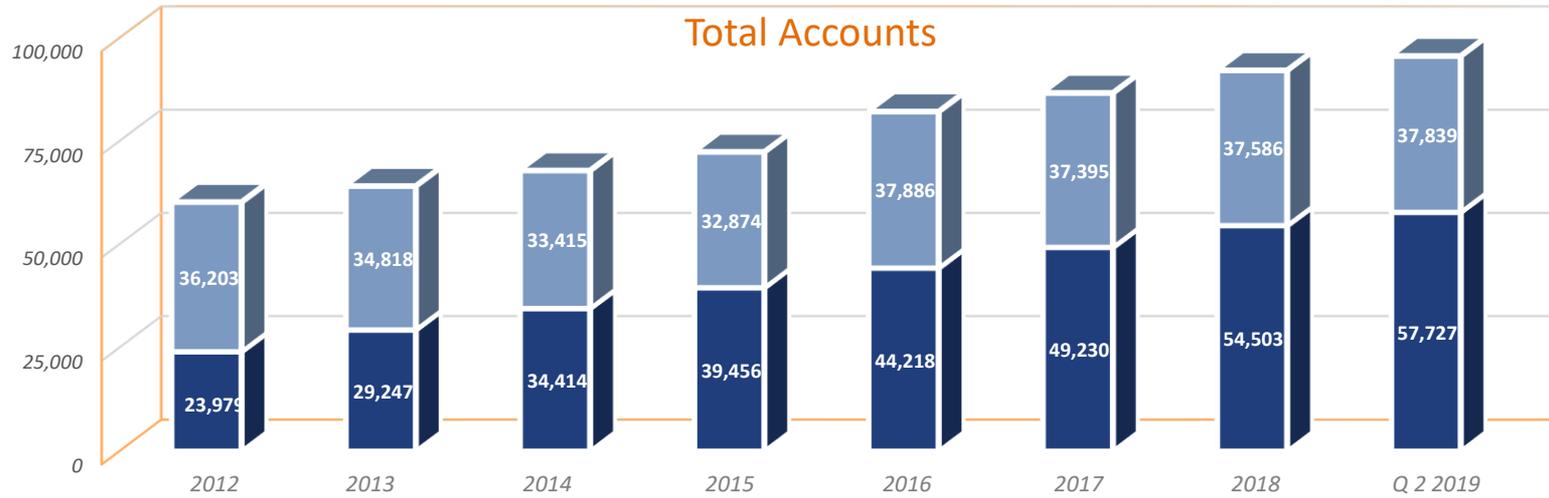
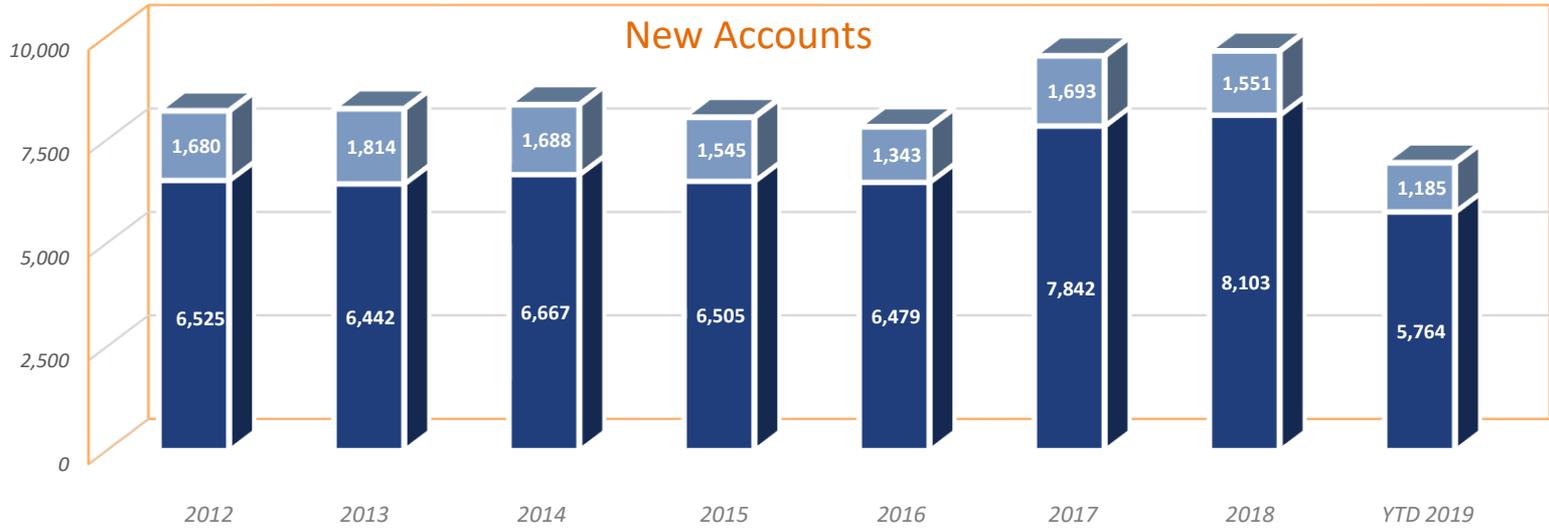
“Rollovers Out” YTD Direct Plan

Rollovers Out (\$640k)

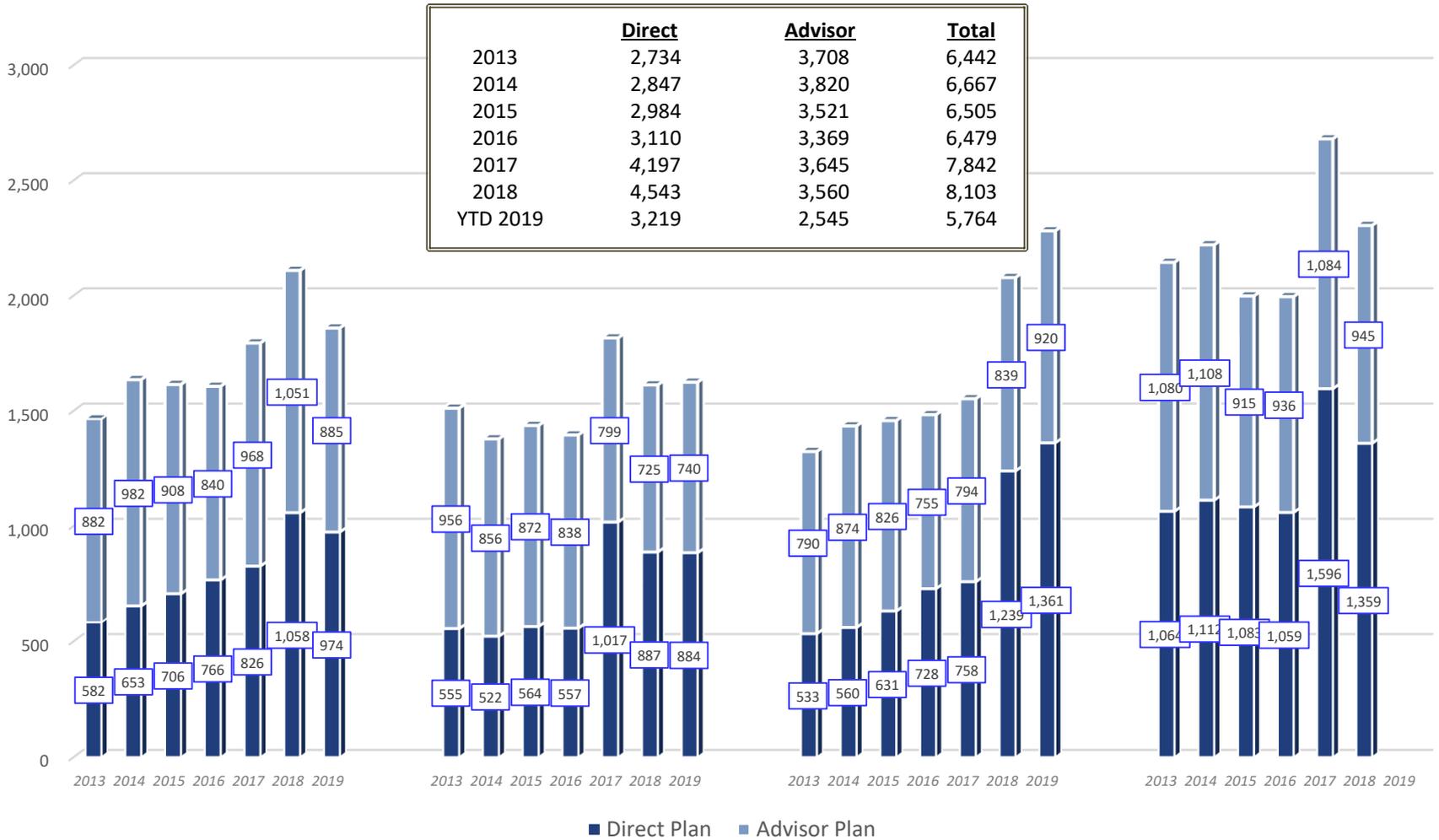


*48.3% rolled to an Advisor Plan
47.5% to home state for tax deduction*

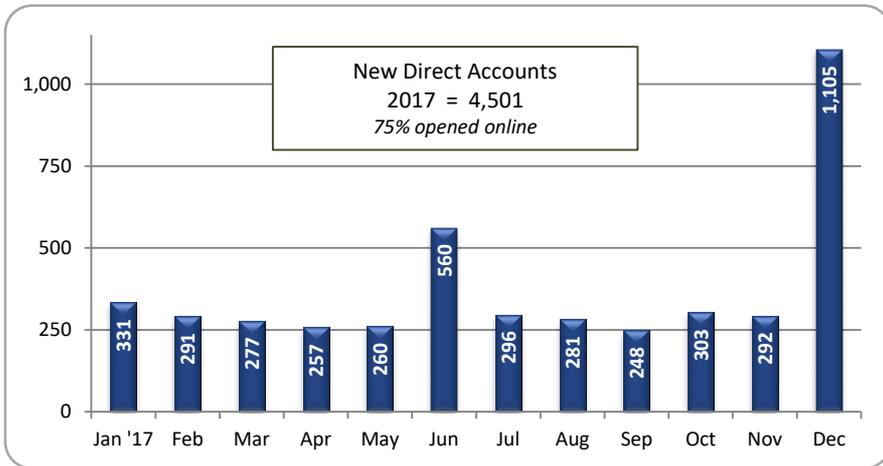
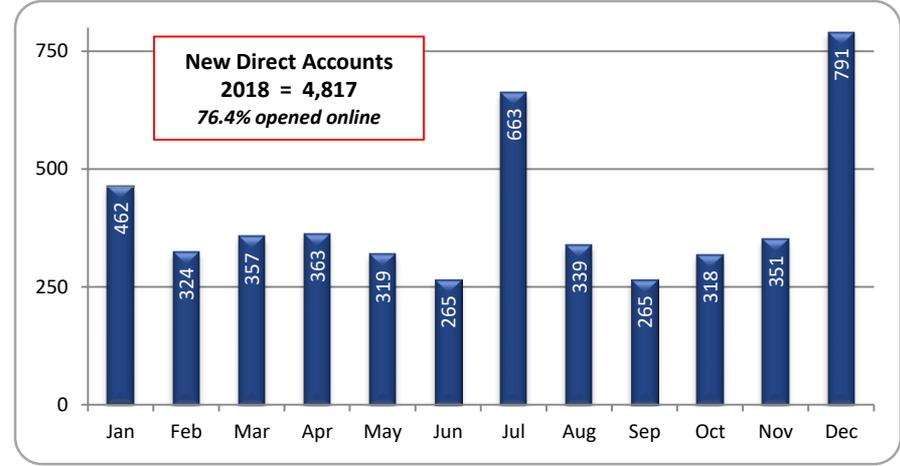
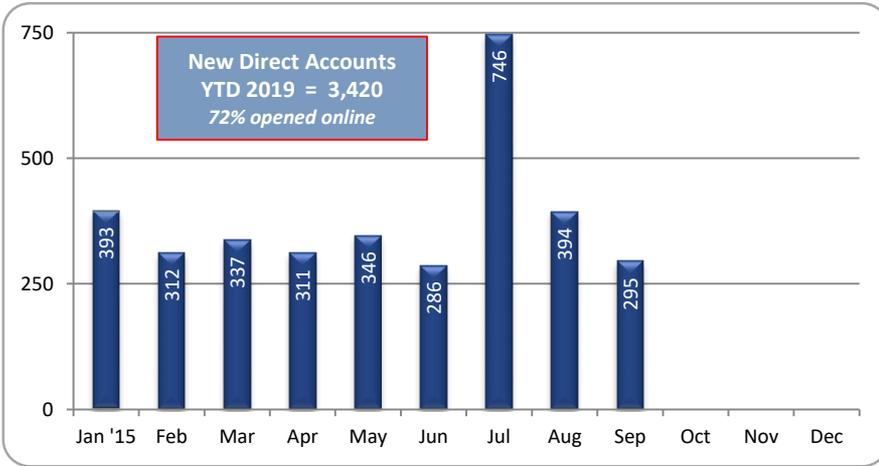
Accounts (calendar year)



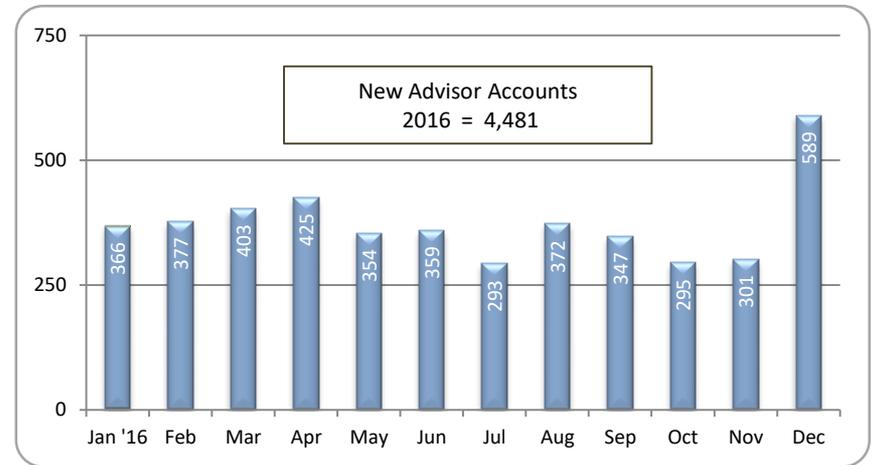
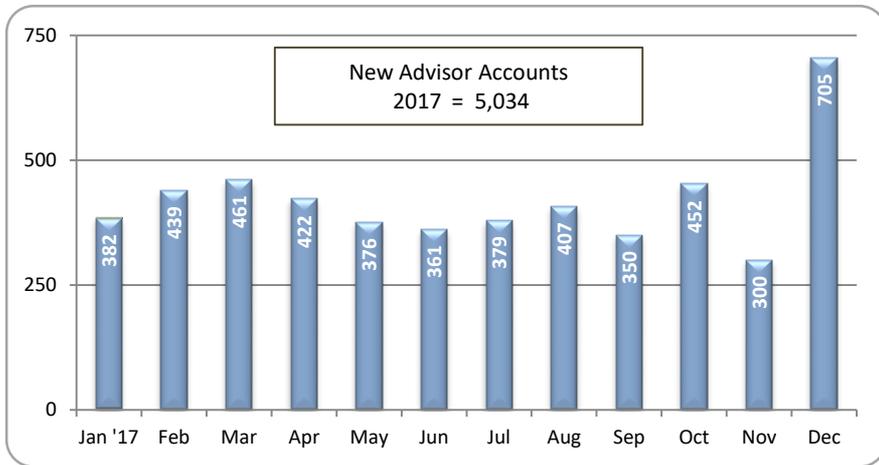
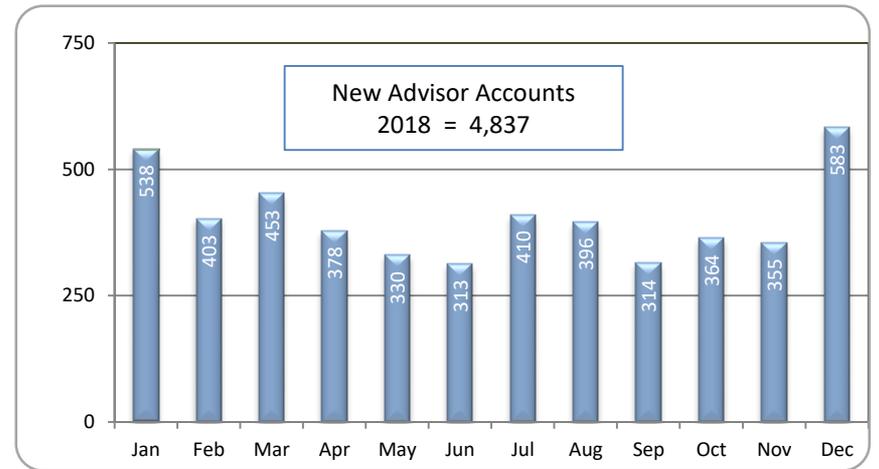
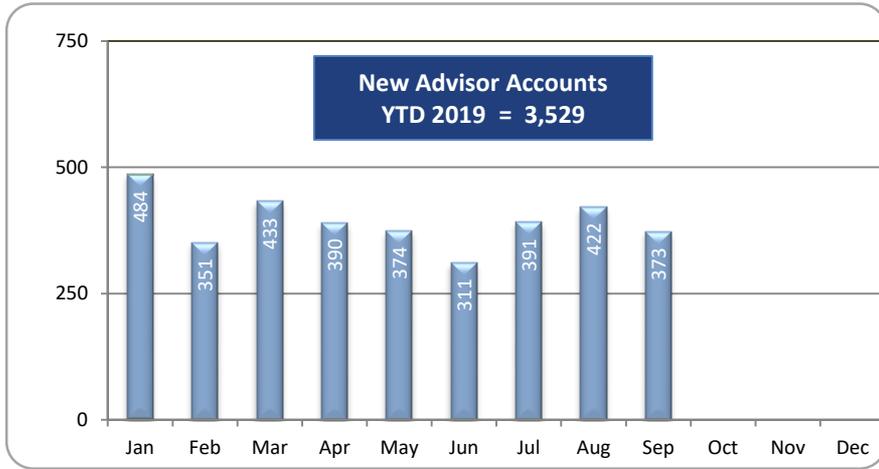
New Alabama Accounts - by quarter



New Direct Accounts *by month*

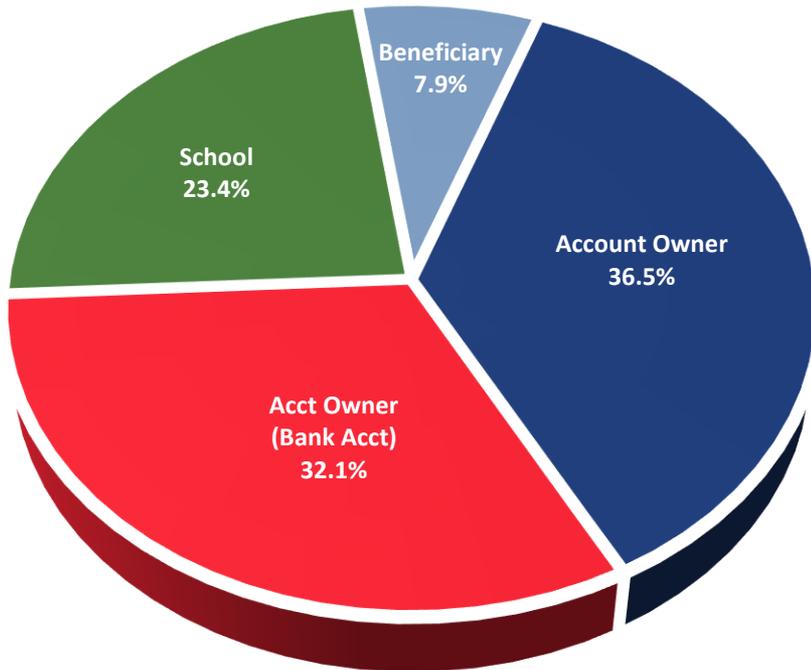


New Advisor Accounts *by month*

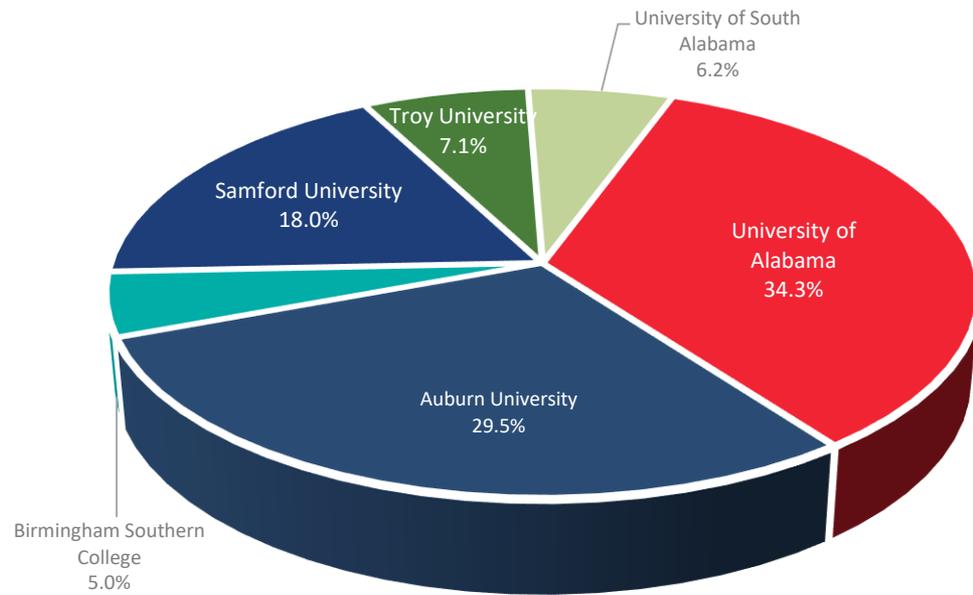


YTD Withdrawal Activity

YTD Withdrawals (\$100.8 mil)



Withdrawals Paid Direct to College (\$4.86 mil)



Largest Broker Dealers

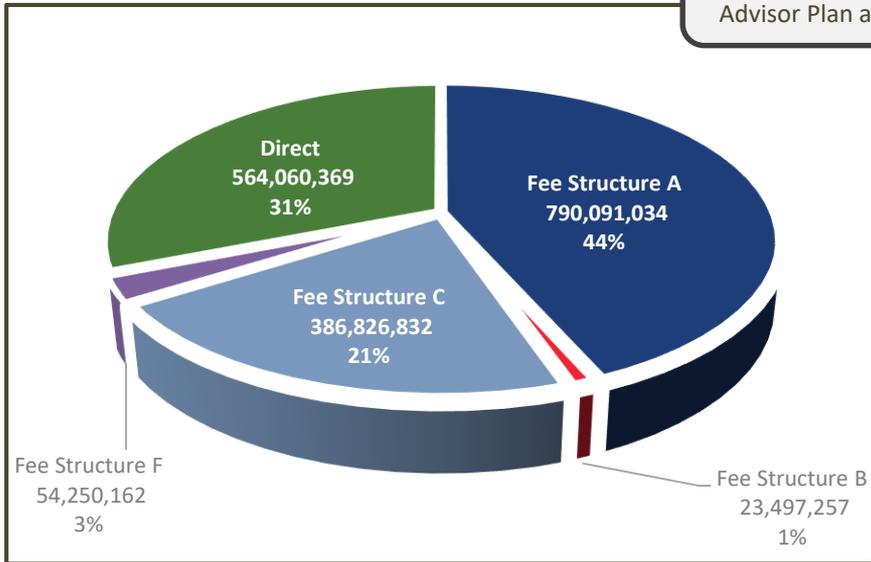
- 1) Morgan Stanley
- 2) Edward Jones & Co.
- 3) Raymond James (*Associates & Financial Services*)
- 4) LPL Financial Corp.
- 5) Wells Fargo Advisors

Largest Broker Dealers (Alabama)

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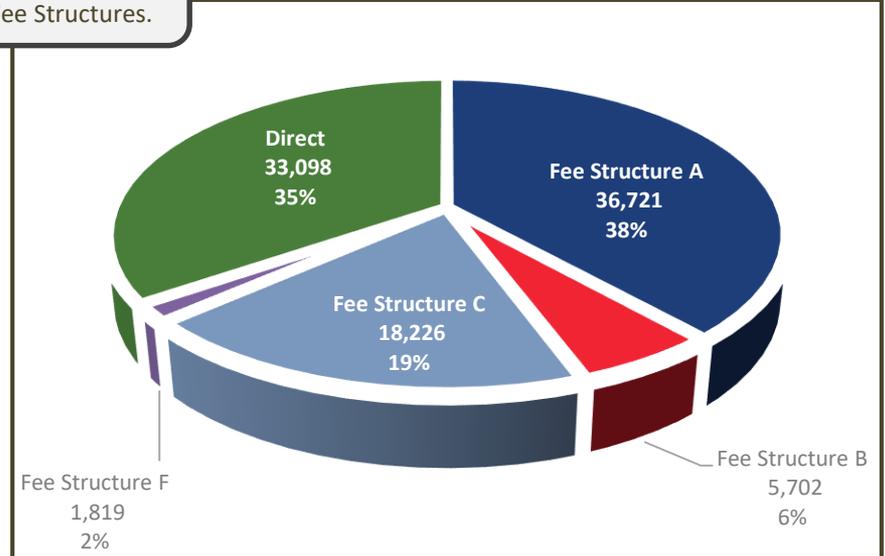
Market Value and Accounts – by Fee Structure

Market Value



This page breaks down the assets and accounts between the Direct and Advisor Plan and the Fee Structures.

Accounts



Fee Structure A	3.5% upfront load; 0.25% trail
Fee Structure B <i>(closed to new investors)</i>	5 year CDSC; 1.00% trail
Fee Structure C	No upfront load; 0.50% trail
Fee Structure F	No upfront load or trail
Direct Plan	No financial advisor assistance <i>(no loads or trails)</i>

Market Value and Accounts – by State (10 largest States by assets)

State	Assets	% of Total Program Assets*	% change YTD 2019	State 529 Plan Assets*	CollegeCounts as a % of In-State Plan Assets (as of Dec 31)	Population
1 Alabama	\$1.050 bil	57.0%	18.0%			4.9 mil
2 California	\$168.9 mil	9.5%	5.1%	\$8.251 bil	2.1%	39.6 mil
3 Texas	\$89.3 mil	5.0%	7.2%	\$669 mil	13.6%	28.7 mil
4 New Jersey	\$45.7 mil	2.6%	4.7%	\$5.100 bil	0.9%	8.9 mil
5 Florida	\$44.3 mil	2.4%	9.2%	\$585 mil	7.7%	21.3 mil
6 Pennsylvania	\$34.4 mil	1.9%	5.1%	\$2.649 bil	1.3%	12.8 mil
7 Massachusetts	\$27.5 mil	1.6%	- 0.2%	\$5.732 bil	0.5%	6.9 mil
8 Georgia	\$24.7 mil	1.3%	14.1%	\$2.655 mil	0.9%	10.5 mil
9 Minnesota	\$22.4 mil	1.3%	8.4%	\$1.349 mil	1.7%	5.6 mil
10 Illinois	\$20.7 mil	1.2%	1.3%	\$10.424 bil	0.2%	12.7 mil

* Source: Strategic Insight and other industry reports as of December 31, 2018

Market Value and Accounts – by County

(10 largest Alabama counties by # of accounts)

County	Sept. 30, 2019 Accounts	Dec. 31, 2018 Accounts	YTD 2019 Growth	% of AL Accts	Assets	% of AL Assets
1) Jefferson	14,462	13,516	7.0%	25.1%	\$337.5 mil	32.1%
2) Madison	8,968	8,541	5.0%	15.5%	\$150.9 mil	14.4%
3) Shelby	5,594	5,331	4.9%	9.7%	\$101.9 mil	9.7%
4) Baldwin	3,038	2,863	6.1%	5.3%	\$50.7 mil	4.8%
5) Mobile	2,871	2,695	6.5%	5.0%	\$51.9 mil	4.9%
6) Lee	2,652	2,473	7.2%	4.6%	\$43.0 mil	4.1%
7) Tuscaloosa	2,436	2,274	7.1%	4.2%	\$44.7 mil	4.3%
8) Montgomery	2,148	2,045	5.0%	3.7%	\$54.4 mil	5.2%
9) Limestone	1,540	1,454	5.9%	2.7%	\$20.9 mil	2.0%
10) Morgan	<u>1,400</u>	<u>1,331</u>	5.2%	2.4%	<u>\$19.3 mil</u>	1.8%
Totals	45,109	42,523	+ 6.1%	78%	\$875.2 mil	83%

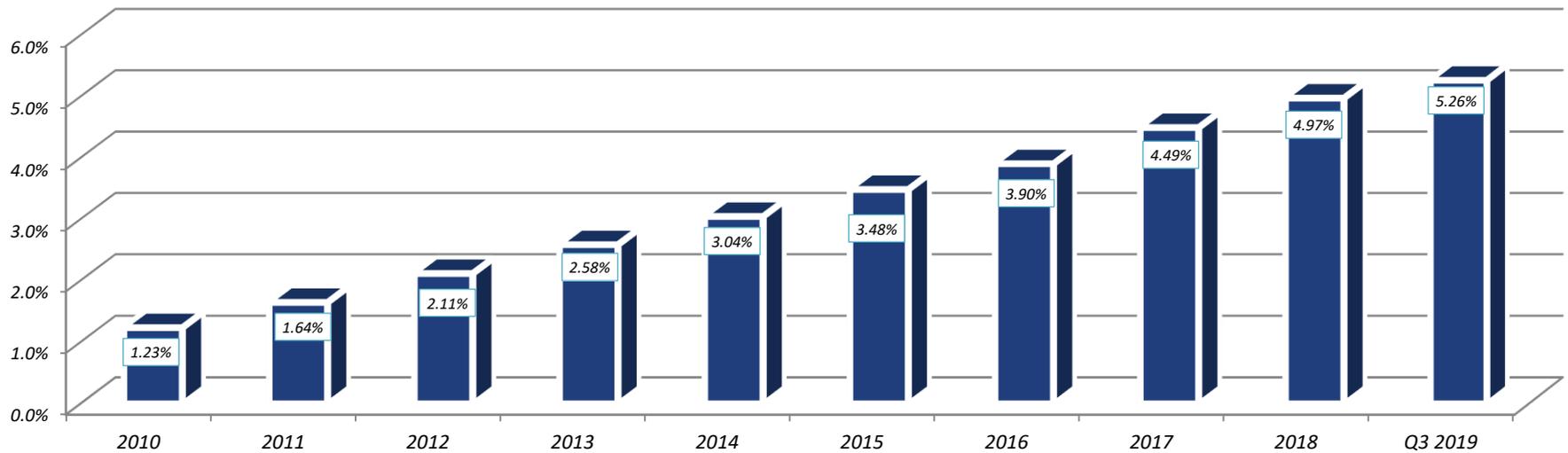
In-State “Success Rate”

The following metric measures the number of CollegeCounts 529 accounts with an Alabama account owner. This is a key measure in regards to the effectiveness of the marketing and grass roots efforts in increasing the number of Alabama families who save for college.

	<u>U.S. Census 2010</u>	<u>2016 Census Fact Finder</u>
Alabama Population*	4,779,736	4,863,300
Population under age 18*	1,132,459	1,096,823
Accounts with an Alabama Owner	55,738	57,727
In-State “Success Rate”	4.92%	5.26%

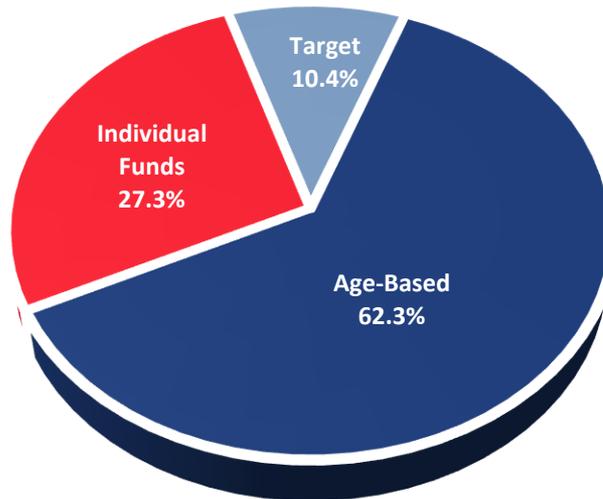
Source: U.S. Census Bureau 2010 Demographic Profile
U.S. Census Bureau Fact Finder 2016

Calendar Year End



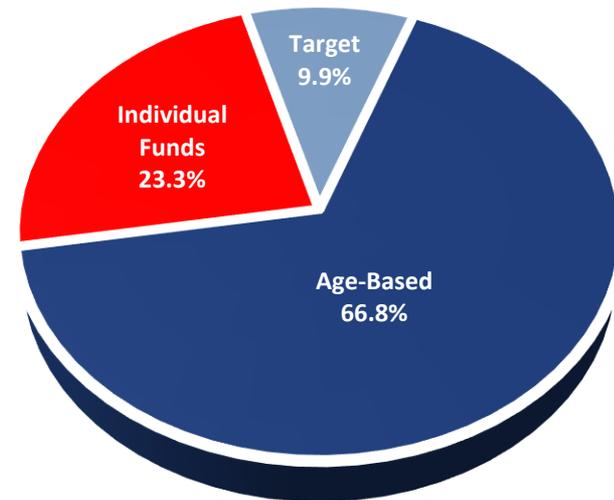
The Direct Plan offers investors:

- 3 Age-Based Tracks (*Aggressive, Moderate, and Conservative*)
- 6 Target Portfolios (*100% equity to 100% fixed*)
- 25 Individual Fund Portfolios



The Advisor Plan offers investors:

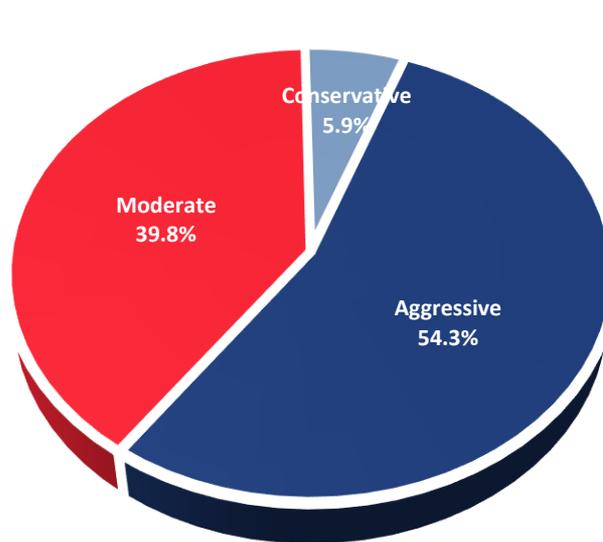
- 3 Age-Based Tracks (*Aggressive, Moderate, and Conservative*)
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- 25 Individual Fund Portfolios



Direct Plan

68.3% of investors utilize the 3 Age-Based Tracks

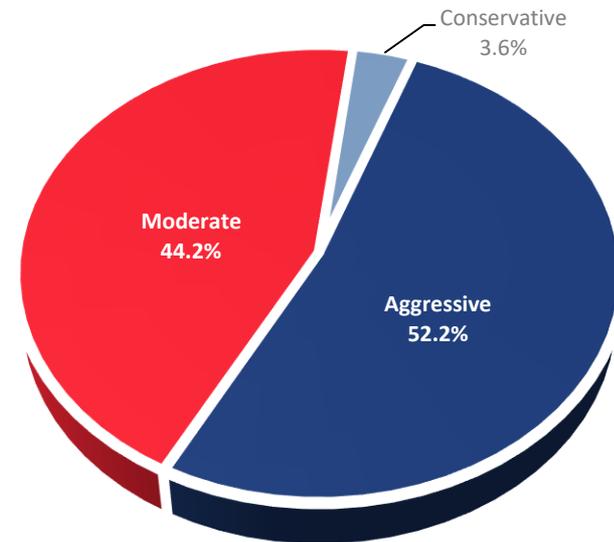
- Aggressive Track → 11,344 accounts and \$191.5 mil
- Moderate Track → 8,311 accounts and \$139.3 mil
- Conservative Track → 1,227 accounts and \$20.4 mil



Advisor Plan

72.2% of investors utilize the 3 Age-Based Tracks

- Aggressive Track → 21,231 accounts and \$444.8 mil
- Moderate Track → 17,968 accounts and \$360.9 mil
- Conservative Track → 1,451 accounts and \$32.8 mil

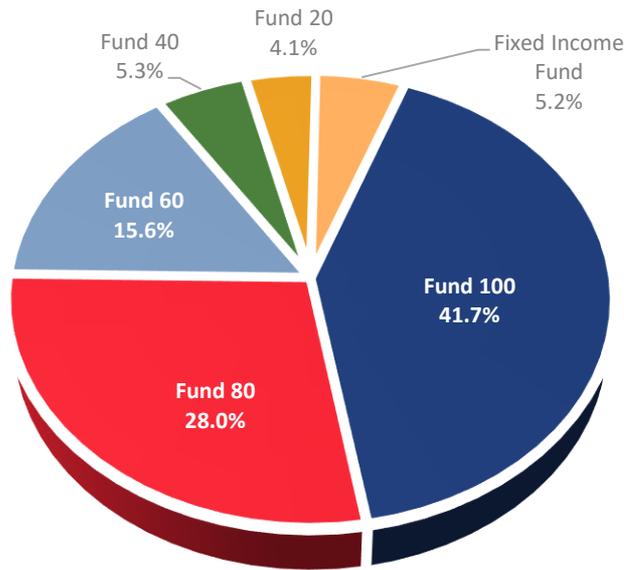


Based on number of accounts

Direct Plan

The 6 Target Portfolios are utilized by 8.3% of investors

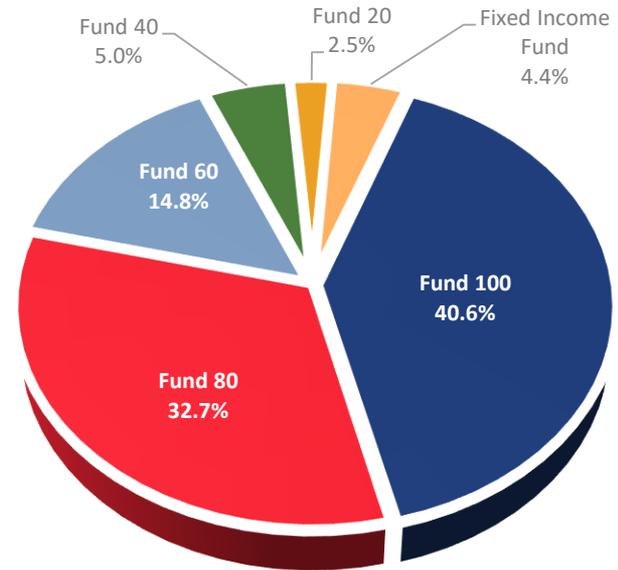
- Fund 80 & 100 → 1,769 accounts and \$42.1 mil
- Fund 40 & 60 → 531 accounts and \$12.6 mil
- Fixed Income & Fund 20 → 238 accounts and \$4.1 mil



Advisor Plan

The 6 Target Portfolios are utilized by 8.5% of investors

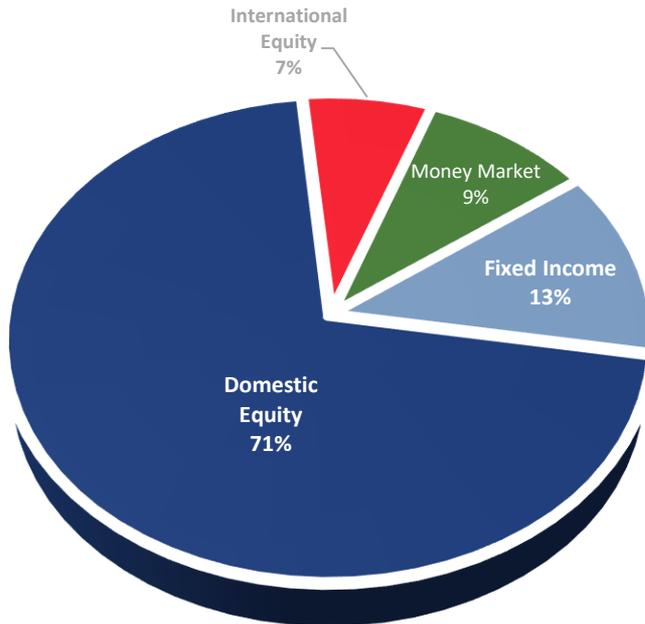
- Fund 80 & 100 → 3,506 accounts and \$90.9 mil
- Fund 40 & 60 → 950 accounts and \$27.8 mil
- Fixed Income & Fund 20 → 328 accounts and \$5.5 mil



Based on number of accounts

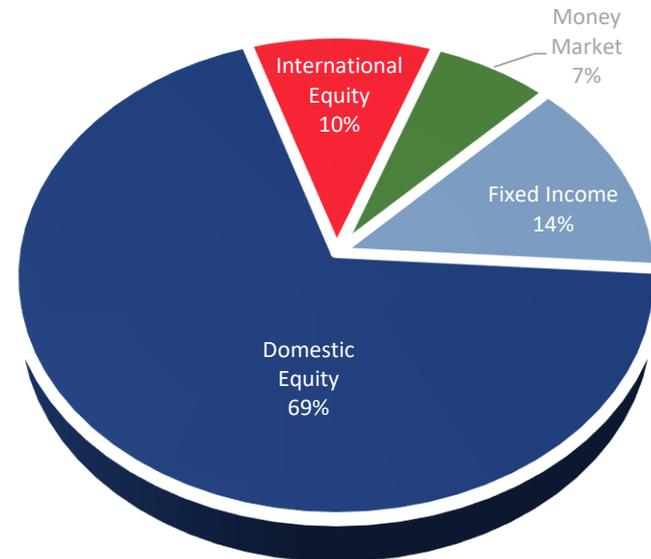
Direct Plan

The 25 Individual Fund Portfolios are utilized by 23.3% of investors (27.3% of assets) (average # of individual fund portfolios utilized = 3.0)



Advisor Plan

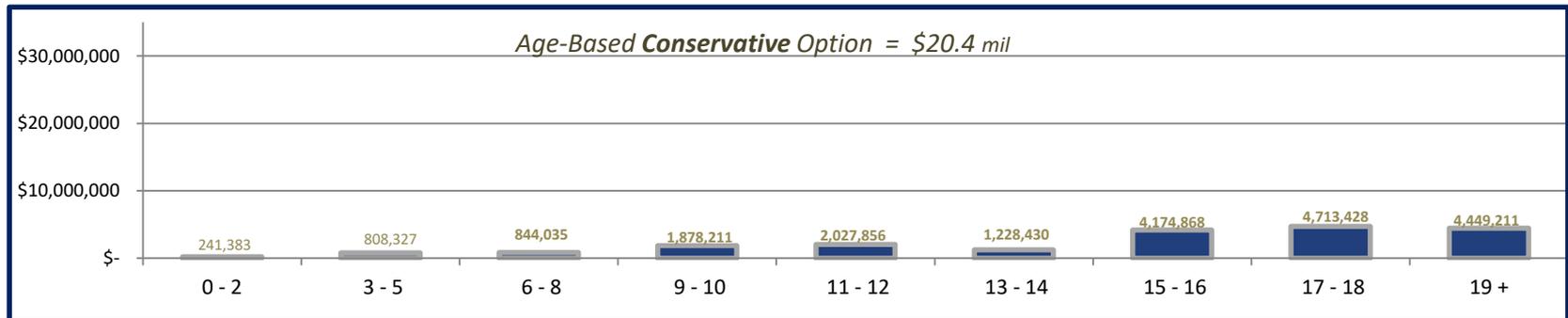
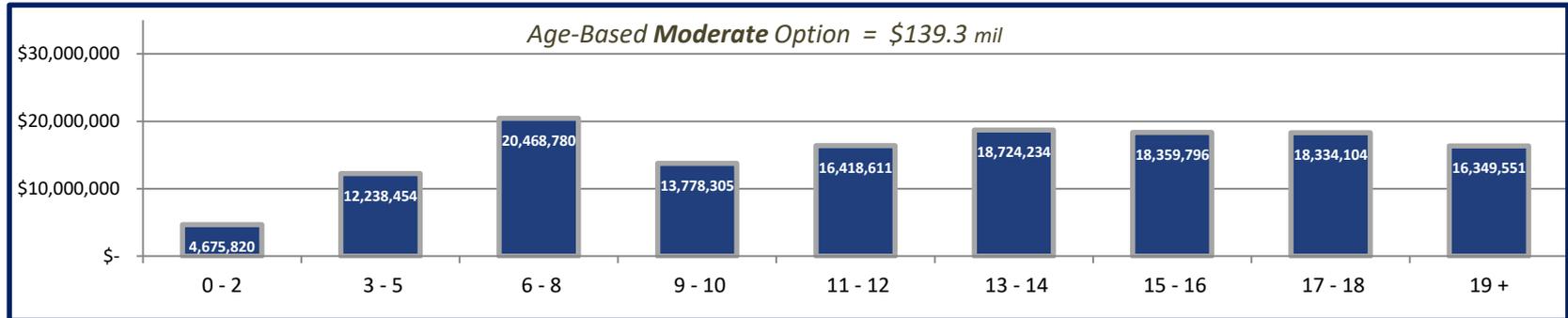
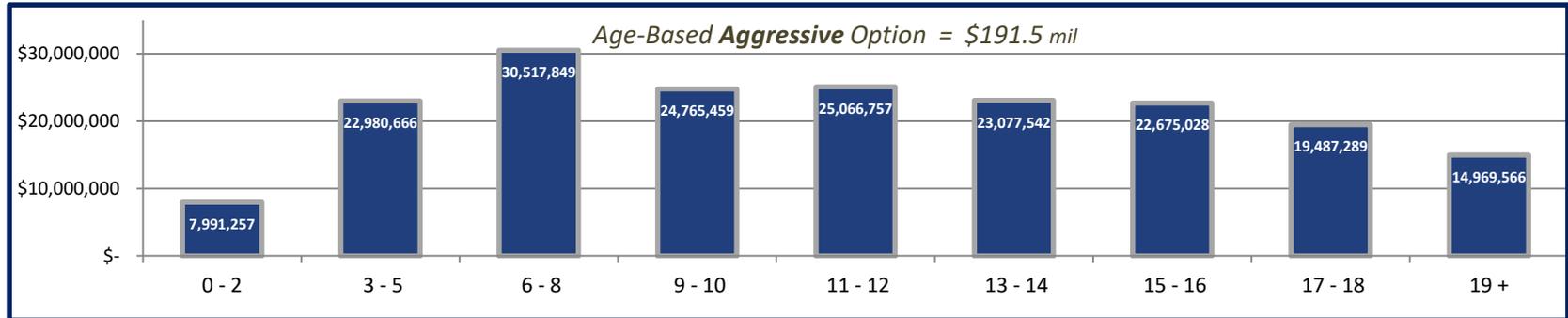
The 25 Individual Fund Portfolios are utilized by 19.3% of investors (23.3% of assets) (average # of individual fund portfolios utilized = 4.9)



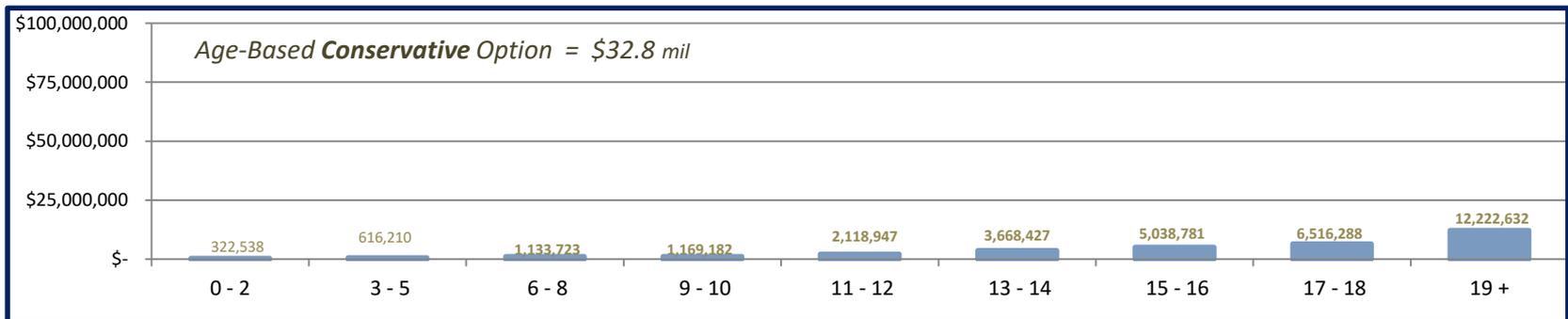
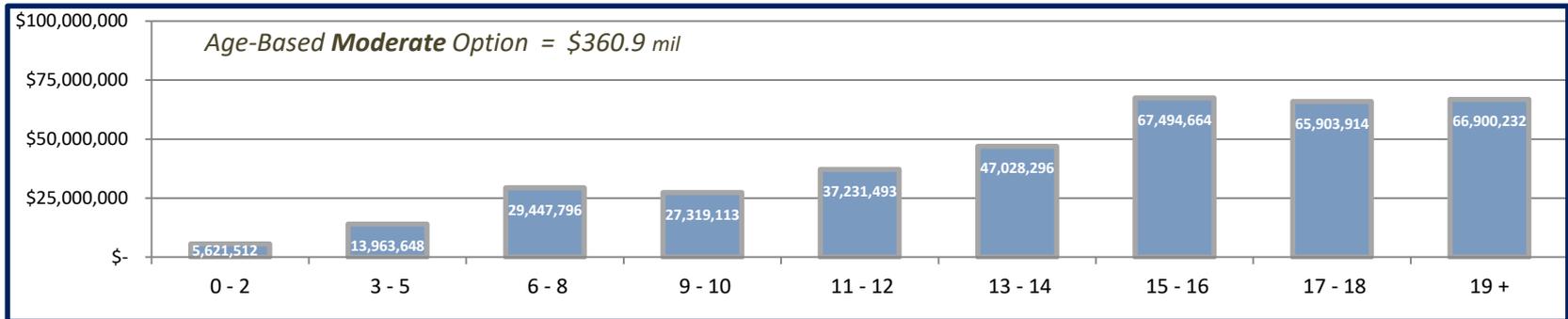
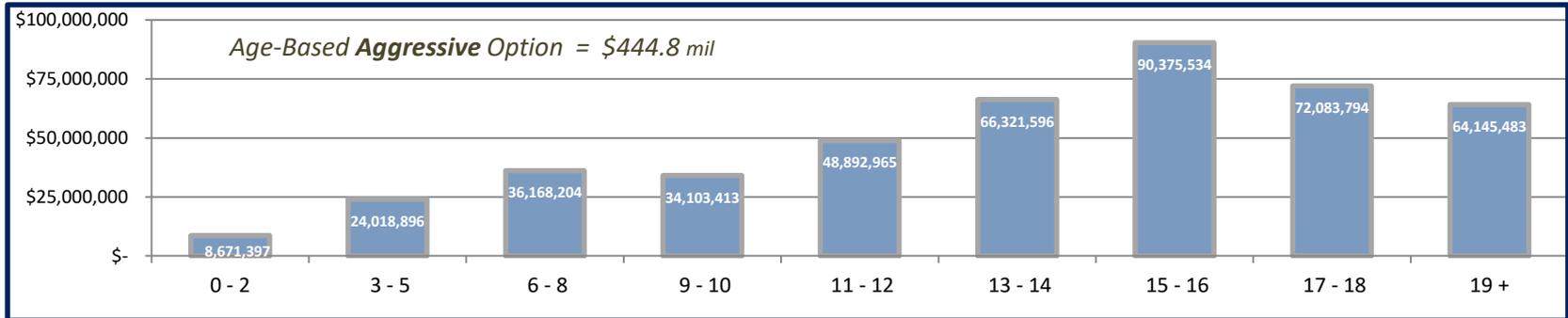
Based on market value

Direct Plan – Age-Based Portfolios

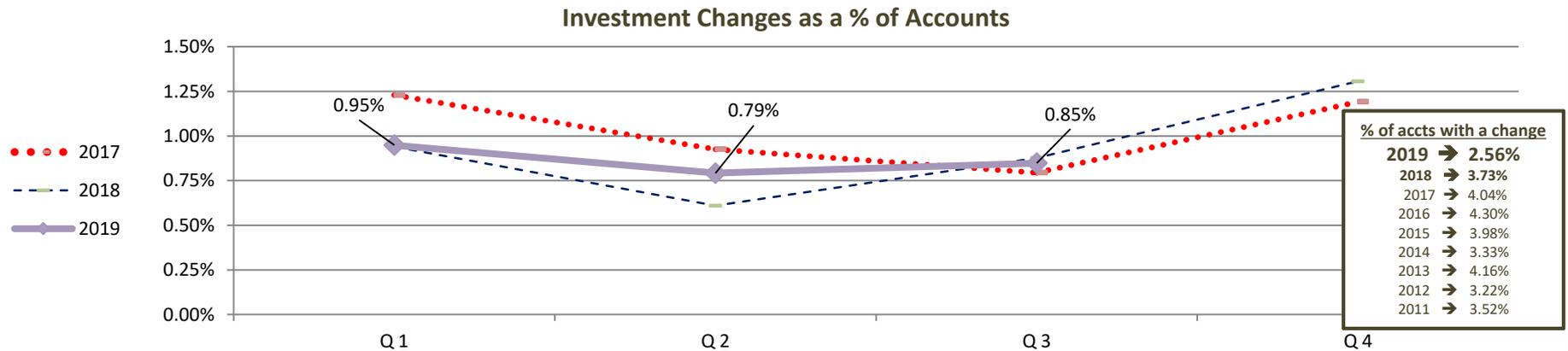
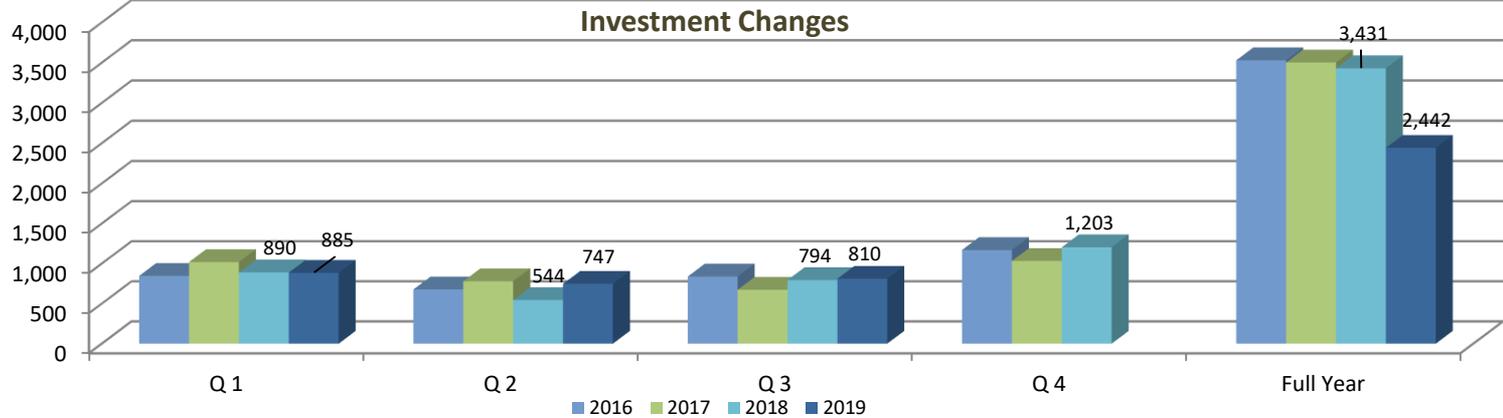
The Direct Plan offers 3 Age-Based Options. The charts reflect the dollars invested in each age-band within the 3 Age-Based options.



The Advisor Plan offers 3 Age-Based Options. The charts reflect the dollars invested in each age-band within the 3 Age-Based options.



Investment Change Activity

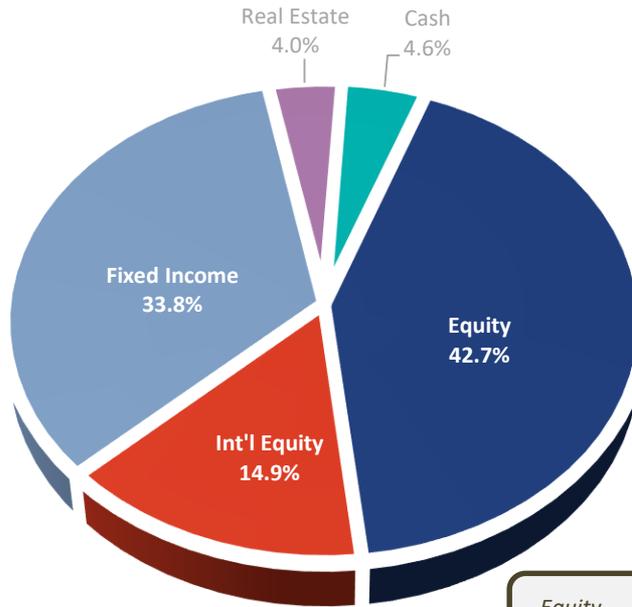


% of accts with a change	
2019	→ 2.56%
2018	→ 3.73%
2017	→ 4.04%
2016	→ 4.30%
2015	→ 3.98%
2014	→ 3.33%
2013	→ 4.16%
2012	→ 3.22%
2011	→ 3.52%

Overall Plan Asset Allocation

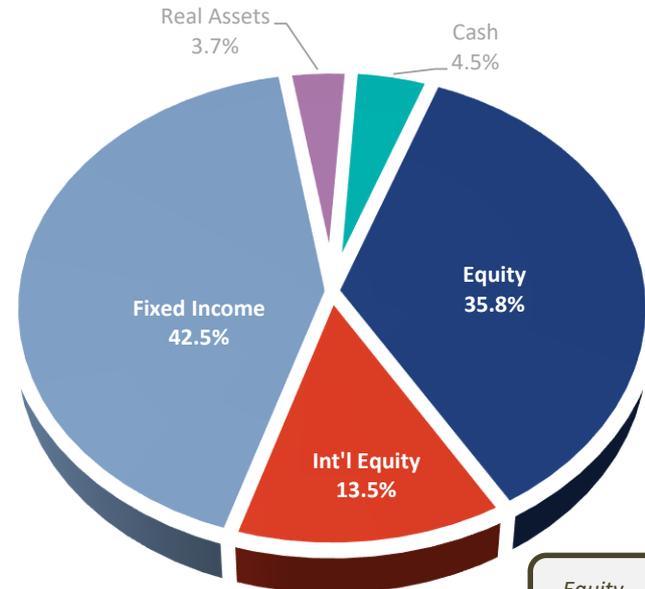
The following is a look through of all Age-Based, Target and Individual Fund Portfolios to the underlying stock/bond allocations. The Plans are well diversified.

Direct Plan



Equity	61.6%
Fixed Income	38.4%

Advisor Plan



Equity	53.0%
Fixed Income	47.0%

Historical Asset Allocation

(Age-Based, Target & Individual Fund Portfolios Combined)

Direct Plan	9-30-10	12-31-10	12-31-11	12-31-12	12-31-13	12-31-14	12-31-15	12-31-16	12-31-17	12-31-18
Cash	9.6%	9.1%	5.7%	4.5%	4.1%	4.4%	4.5%	4.1%	3.8%	4.5%
Fixed Income	28.3%	27.1%	29.9%	30.3%	28.0%	28.3%	28.0%	33.7%	33.1%	33.8%
Real Estate	1.5%	1.6%	1.9%	3.6%	3.6%	3.9%	3.8%	4.4%	4.2%	4.0%
Domestic Equity	45.8%	47.0%	47.6%	42.3%	44.9%	44.5%	44.9%	42.0%	42.7%	42.4%
International	14.9%	15.2%	15.0%	19.3%	19.4%	18.9%	18.9%	15.7%	16.3%	15.2%

Advisor Plan	9-30-10	12-31-10	12-31-11	12-31-12	12-31-13	12-31-14	12-31-15	12-31-16	12-31-17	12-31-18
Cash	4.6%	4.2%	4.8%	4.7%	4.2%	4.0%	4.5%	4.0%	3.8%	4.4%
Fixed Income	27.0%	26.5%	28.1%	33.9%	32.7%	33.4%	34.3%	41.6%	41.2%	42.7%
Real Assets	1.5%	1.4%	1.5%	2.9%	2.9%	2.9%	2.9%	3.7%	3.7%	3.6%
Domestic Equity	45.7%	46.3%	43.9%	40.2%	41.8%	41.8%	41.0%	36.7%	37.0%	35.7%
International	21.3%	21.5%	21.7%	18.2%	18.4%	17.9%	17.4%	14.0%	14.3%	13.7%

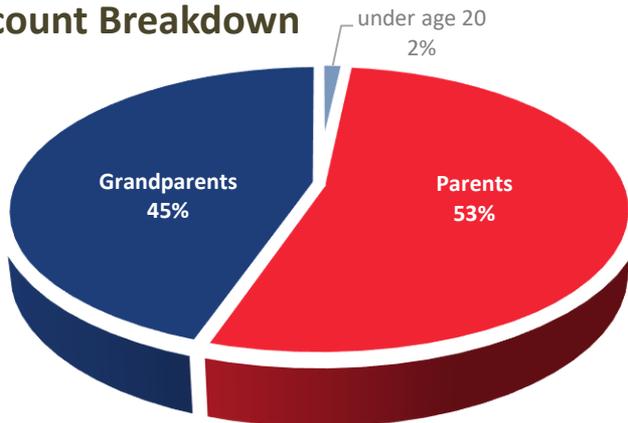
Account Owner Statistics

	Account Owner Age	# of Accounts	%	Market Value	%	Average Account Size
Parents	Under age 20	1,477	1.7%	\$43.3 mil	2.4%	\$29,342
	20 – 34	6,878	7.9%	\$60.1 mil	3.3%	\$8,735
	35 – 49	39,608	45.6%	\$785.2 mil	43.2%	\$19,825
Grandparents	50 – 64	24,176	27.8%	\$617.9 mil	34.0%	\$25,557
	65 plus	14,704	16.9%	\$312.2 mil	17.2%	\$21,233
	Totals	86,844		\$1.82 bil		\$20,943

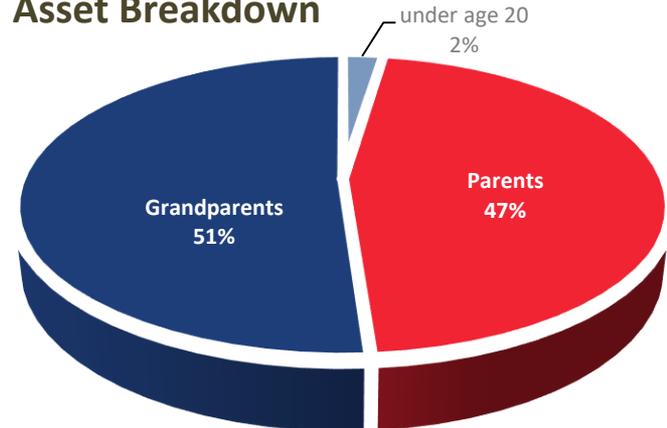
Average Age of Account Owner = 50.63
 Direct = 47.53 years Advisor = 51.97 years

Average Account Size
 Direct Plan \$18,462
 Advisor Plan \$22,289

Account Breakdown



Asset Breakdown



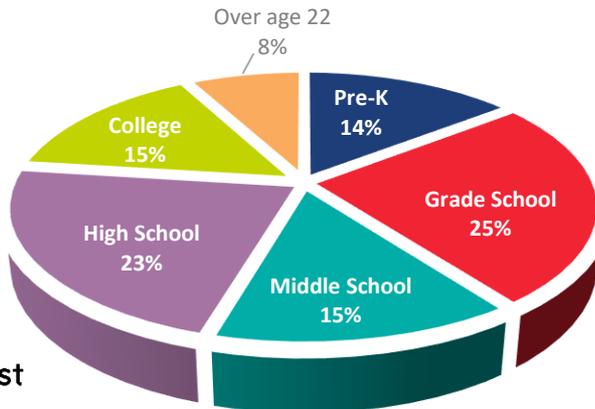
Beneficiary Statistics

Age of Beneficiary	# of Accounts	%	Market Value	%	Average Account Size
Pre-K (< 5)	12,575	14.5%	\$104.7 mil	5.8%	\$8,323
Grade School (5 - 10)	21,929	25.3%	\$361.6 mil	19.9%	\$16,489
Middle School (11-13)	12,832	14.8%	\$295.8 mil	16.3%	\$23,054
High School (14-17)	19,546	22.5%	\$581.0 mil	32.0%	\$29,726
College (18-22)	13,151	15.1%	\$347.6 mil	19.1%	\$26,430
Over age 22	6,810	7.8%	\$128.0 mil	7.0%	\$18,800
Totals	86,844		\$1.82 bil		\$20,943

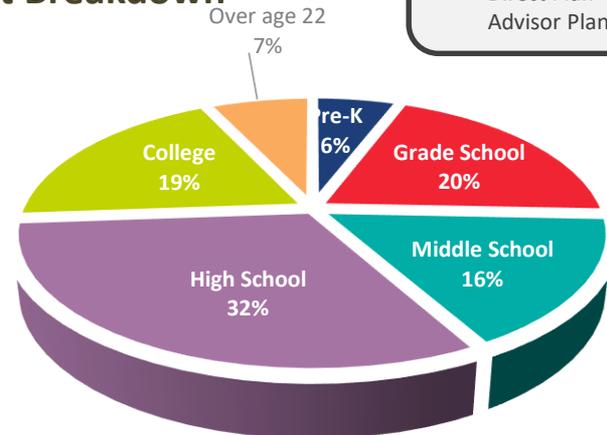
Average Age of Beneficiary = 13.20
 Direct = 11.02 years Advisor = 14.15 years

Median Account Size
CollegeCounts \$8,698
 Direct Plan \$7,877
 Advisor Plan \$9,104

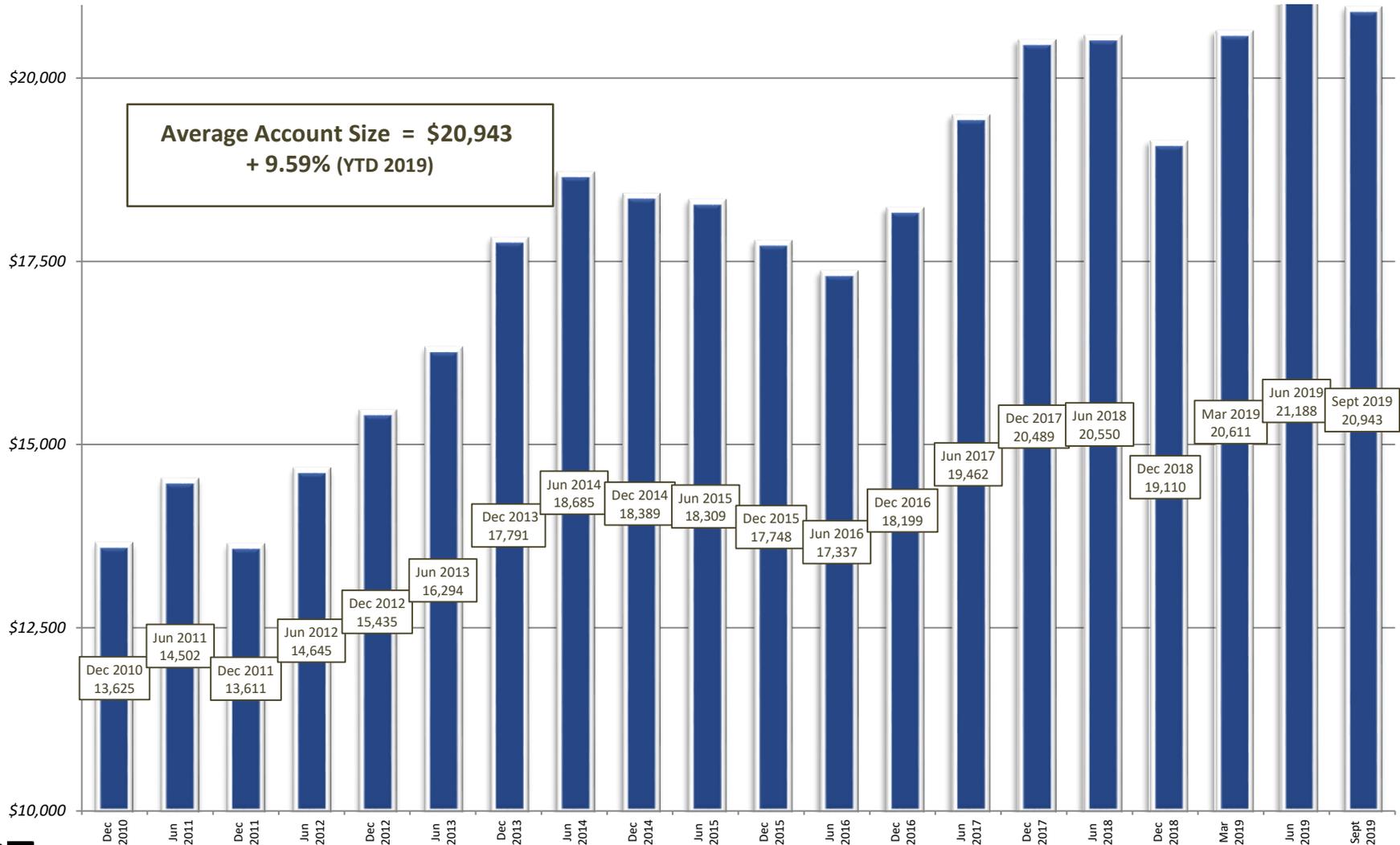
Account Breakdown



Asset Breakdown



Average Account Size



The CollegeCounts 529 Fund is a qualified tuition program under Section 529 of the Internal Revenue Code that is offered by the State of Alabama, administered by the Board of Trustees of the ACES Trust Fund (the "Trust" and plan issuer), marketed as the CollegeCounts 529 Fund, and Union Bank & Trust Company serves as Program Manager. Northern Trust Securities, Inc. serves as Distributor for the Advisor Plan. Accounts and investments under the CollegeCounts 529 Fund are not insured or guaranteed by the FDIC, the State of Alabama, the State of Alabama Treasurer, the Board, the Trust, the Program, Union Bank & Trust Company, Northern Trust Securities, Inc. or any other entity. Investment returns are not guaranteed, and you could lose money by investing in the Plan.

An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This and other important information is contained in the fund prospectuses and the CollegeCounts 529 Fund Program Disclosure Statement (issuer's official statement). Please read it carefully before investing. For a copy call 866.529.2228, visit CollegeCounts529.com or CollegeCounts529advisor.com, or contact your investment professional. You can lose money by investing in a portfolio. Each of the portfolios involves investment risks, which are described in the Program Disclosure Statement.

An investor should consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan. Investors should consult a tax advisor.

CollegeCountsSM

Alabama's 529 Fund

Call Center Activity
November 20, 2019

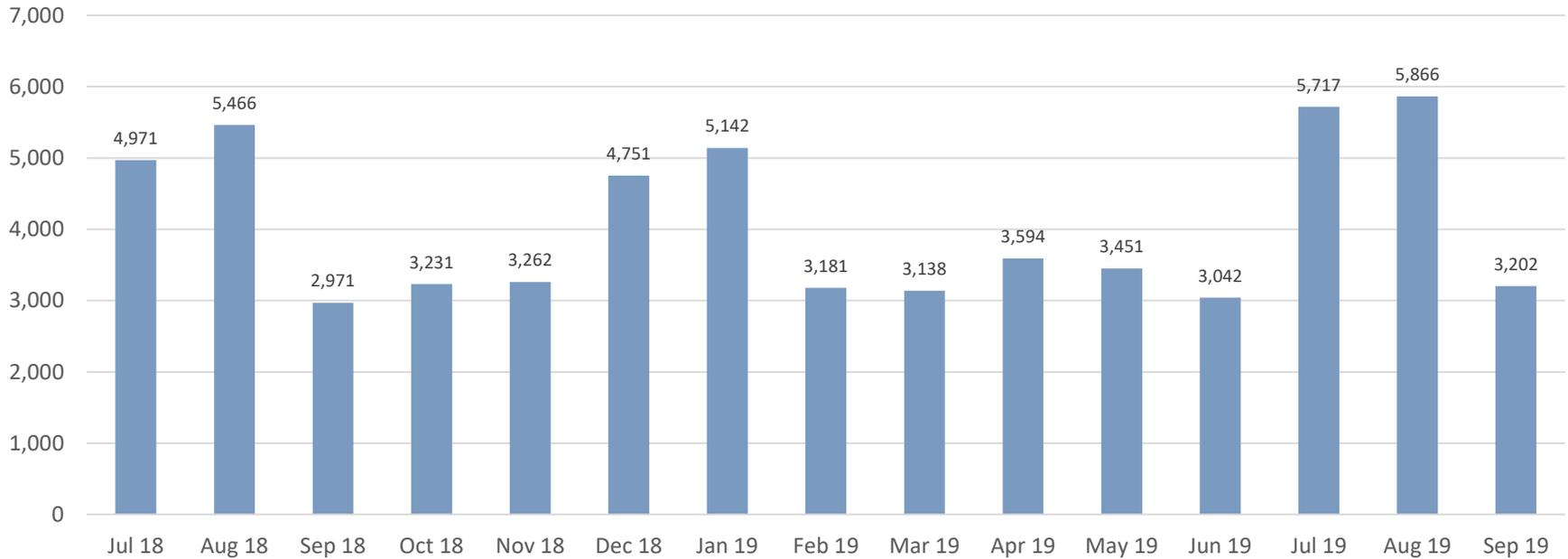
Period ended
September 30, 2019

UBT
Union Bank & Trust
Program Manager



*Offered by the
State of Alabama*

Call Volume



	<u>2018</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>YTD 2019</u>
# of calls	45,658	5,142	3,181	3,138	3,594	3,451	3,042	5,717	5,866	3,202	37,164
Answer Rate with a live voice	96.6%	97.9%	98.6%	97.9%	98.9%	99.4%	99.3%	96.4%	92.7%	98.2%	97.2%
Average Speed of Answer	0:33	0:28	0:18	0:25	0:14	0:11	0:13	0:55	1:58	0:42	0:43

Q3 2019 - Most Common Topics & Comments

- **First Semester Withdrawals**
 - How to request a withdrawal
 - Qualified expenses
 - Transaction Requests from Investors and Advisors
 - Status of requested withdrawals
- **Online Access Assistance**
 - Unlock/Reset online access
 - How to view accounts online
- **Contribution questions**
 - How to contribute
 - Contribution requests by phone
 - How to set up or make changes to an Automatic Investment Plan
- **How to request a 2019 Rollover to CollegeCounts**
- **General Account Maintenance**
 - Address updates
 - Modify automatic investment plans
 - Transfer between accounts/change beneficiary
- **Limited Tax Bill Questions – K-12 expenses**

3rd Quarter 2019 Investor and Advisor Compliments

- *Your customer service had been **on point and outstanding**, I want you to know it made the **world of difference**. **Head and shoulders above the rest, real people, real time, action** - it is so great in this voice prompt world!*
- *Oh wow this is so nice I got directly to a human being and didn't have to press this number or that number. What a **refreshing experience**. I don't know that I will ever get over it. Congratulations on your awesome phone service I didn't think I'd ever get a human right away.*
- *Thank you for your help today. You have **exceeded my expectations** with amazing customer service and troubleshooting. You are awesome! Enjoy your weekend.*
- *Your team is friendly, helpful and they always provide good service.*
- *It is not like most places where you get different answers from different people. Your representatives are **consistent**.*
- *I don't mind calling the call center because they are so **friendly**.*
- *You've really helped me. I appreciate your help. We love using y'all because you always help answer all of our questions and have such great customer service.*
- *Thank you! This helps tremendously. Appreciate your prompt reply and guidance.*
- *Whenever I call it's **not one of the places I dread calling** because you guys are always so nice and take very good care of me.*
- *Thank you so much for your **prompt and thorough explanation**! Much appreciated.*
- *Thank you so much. Every time I talk to you guys you always help me out.*
- *Thank you for your follow up and EXCELLENT service. Your team is always extremely awesome to work with, and we **greatly appreciate the support you allow us to provide to our clients**.*
- *You have been AMAZING! You've gone **above and beyond today** (& yesterday) for me. I'm always thrilled when you're the person answering my call. Your associates were also wonderful yesterday! Thank you for being so **helpful & enthusiastic**!*
- *This is **extraordinarily helpful**. Thank you.*
- *I would like to respond to the assistance I was given today by one of your associates. She was **phenomenal** in the help that she gave me and **went out of her way** to assist me with detailed instructions on how I might resolve a payment issue I had for my son. While I have been a business teacher for over 30 years and fully understand the importance of feedback, it is rare for me to put forth the extra effort to respond to customer service. Many companies do not use the information or request it. Because of this, I have only responded with extremely bad or extremely good service. In this case, I am very happy to say that it is due to **extremely good service**. Thanks for all the assistance!*

3rd Quarter 2019 Investor and Advisor Compliments

- *I appreciate your time. Thank you so much. You guys do such an awesome job and I'm **grateful to be working with you**. It is great because we wouldn't be able to do without you guys.*
- *I just want to tell you that you are so **efficient and easy to deal with**. So I just want to say thank you very much. This has been terrific. All of our interactions have involved a pleasant experience.*
- *Thank you for handholding this novice! You are very awesome!!!*
- *That's perfect! I really appreciate you clearing that up and such a **quick response** to my questions! Have a great weekend.*
- *Thank you for your great help. It is **always a pleasure to call you guys and work with you**.*
- *Thank you for letting me know. I know you guys are so amazing about getting things in the mail right away. When it comes to your plan, whenever I need something it's in the mail right away. That is a really awesome quality that you have.*
- *Thank you! I appreciate the **great support**.*
- *Thank you so much! You **made this simpler than I ever thought this could be**.*
- *I appreciate how kind you've been with me. Thank you for all of your help.*
- *Thank you so much. It was nice to call a line and get a human right away!*
- *Perfect, thank you so much I really appreciate your help tonight. It's nice that you guys are there late too.*
- *Thank you for being available for my call before a long 3 day weekend. You are a gentleman and a scholar, I love that you ask me questions and let me make choices. We're very grateful that you guys do such a great job for us. Everyone we talk to there does such a great job.*
- *Thank you for your **prompt and informative** response.*
- *As always, you guys are awesome! Thank you very much.*
- *Oh thanks so much for this information, you answered all my questions. It make me feel great about opening this plan knowing **how good the communication is**.*
- *Thank you so much. Every time I talk to you guys **you always help me out**.*
- *I have 3 of my grandkids that have been able to graduate with the money in their accounts. Two are Engineers and one is a Physician. I have to tell you that you guys have honestly been **the best people to work with**.*
- **Outstanding service!** Thank you so much.
- *Thank you! This **helps tremendously** and is exactly the kind of information we're looking for. Thanks again for your time and help.*

2nd Quarter 2019 Investor and Advisor Compliments

- *You all are very customer service friendly and very customer service oriented. I work with other companies and I choose to work with you, by far. I don't know why you'd want to work with anyone else.*
- *Oh wonderful....thank you so much. You answered right away, I got in to my account and this has been the best experience so thank you so much!*
- *Thanks for a quick reply with details. I was able to complete & submit my application successfully with your clarification.*
- *Thank you so much for turning this around so quickly. We really appreciate your attentiveness.*
- *Once I found all of the information on your website I realized it was really nice. Thank you!*
- *Thank you for answering the phone and not making me go through a machine. That's awesome you guys are great!*
- *You're very nice and helpful! I really appreciate your help!*
- *You are amazing, extremely helpful and understanding. I'm lucky that I got you two days in a row to assist myself and my clients.*
- *I really appreciate the quick response and additional information. You have been a great help. Have a wonderful day!*
- *Gosh this was so easy! I was worried about this but thank you for making the process so easy!*
- *Thank you! It's a really nice feature that you offer up performance results. I think it's lost on individuals, especially those making ongoing contributions, as to how much is market driven and how much growth comes from contributions.*
- *I just wanted to say that I'm 65 years old and the online enrollment process was so intuitive and so easy to do. You guys did a great job with this!*
- *Thank you so much for your help this is what I needed!*
- *Of all the mutual fund companies I work with, your people are by far the best. Tell your colleagues at the home office to keep up the good work.*
- *Wow, this has been extremely easy. The client is going to be tickled to death. What a pleasure it was working with you today.*
- *I wanted to tell you I was so surprised when I called last time and someone picked up the phone right away and helped me. And you just did it again! I just cannot believe it. I just keep getting people that do a great job.*

2nd Quarter 2019 Investor and Advisor Compliments

- *That is exactly what I needed done and of course you guys handled it appropriately. You guys are always the sweetest, most accommodating people. I never have a problem calling you guys and love you guys.*
- *It's been a pleasure to work with you. All of the people there are knowledgeable, pleasant to work with and take care of things efficiently.*
- *I'm all set. I received excellent help. Thank you!*
- *I have to tell you, what a great phone service. I really appreciate everything you do.*
- *You cannot find too many people that you can actually call when you need something done that are so courteous and that have great customer service. I appreciate you because you made everything so peaceful and comfortable for me. I hope that your company will reward you in some way because even though you're working and at a job you make the company better.*
- *Thank you so much. I appreciate all that you've done it's been easy working with you guys.*
- *Your rep was super helpful with me and these forms. They made it easy so I could go about my life. Your reps are very responsible to make sure I get the correct information.*
- *You guys are always great with your level of service.*
- *I wanted to say how happy I was when dealing with your representative. She has made it very easy to manage my account and I really appreciate her efforts in helping me make a withdrawal.*
- *Thanks a lot for following up. Totally beyond my expectations.*
- *Thank you so much for the great explanation. I appreciate your help!*
- *I have no questions or anything to add after that. You have handled this beautifully! I'm telling you that you made my day. You had no hesitation and got all of the information so I have no questions. I'm very confident in you.*
- *I am so impressed with the speed and quality of the follow-up from an online inquiry. Thank you so much!*
- *Perfecto! Thank you for all the hard work. Great customer service and I couldn't be happier right now. I really appreciate you going above and beyond.*

1st Quarter 2019 Investor and Advisor Compliments

- *I've got to tell you this world is full complaints and every time I've called, everyone there gives me great customer service. I've never had a bad call yet and this is my 3rd kid.*
- *I really appreciate you guys and the way you work. Every year around this time I am always amazed at how much you guys get done. Your representative really worked hard for me the last few days in order to make sure that my client and I were taken care of.*
- *I just had a phone conversation with your associate. He was helping transfer out-of-state 529 funds in to my Alabama 529. This guy was so incredibly nice! He totally put me at ease. I emailed him what he needed and he responded with such simple kindness.*
- *Thank you so much! I appreciate your attentiveness to what I wanted. I know I was difficult, but I also knew exactly what I wanted, and you helped me get it.*
- *Your representative did a terrific job explaining things to me in plain English. Give her a gold star. I know enough to be dangerous now. Don't change what you're doing! I love that I got to her right away without pushing buttons in an automated system. It really made my day.*
- *You guys hands down beat other states. You guys by far exceed other plans. You guys do a wonderful job and you're one of my favorite vendors I call and do business with.*
- *Everyone there is so nice. You always think outside the box to help me get things done.*
- *That takes care of everything. Yours is one of the easiest and nicest organizations to deal with. I deal with a lot of organizations and you really know how to handle customers.*
- *Thank you so much. I wish everyone was like you. You're very efficient and you're doing a great job!*
- *I wanted to extend my regards and compliments to one of your employees. She was extraordinarily helpful, responsive and pleasant, and went out of her way to assist me with a rather complex situation. Should I or any of my coworkers have a similar situation again, I will be sure to recommend her!*
- *Thank you very much. You've gone above and beyond the duty. You've been extremely helpful.*
- *Thank you for your prompt and detailed response. This perfectly describes what happened and you went above and beyond with the deduction comments. You don't see excellent customer service often, so when you do it stands out. Go tell your boss what a good job you're doing!*

1st Quarter 2019 Investor and Advisor Compliments

- *Thank you. That was likely the most thorough customer service email I've ever received. I appreciate it! You are good at what you do, and I hope your employer recognizes it.*
- *Thank you so much for your dedication to me and my family. I love you guys so much. I appreciate everything you do and your staff over there.*
- *You have been a wealth of information. Thank you so much. I really appreciate your time and for calling back so fast. I wasn't expecting your call since no one calls you back that fast! You've been great.*
- *It's been a great plan for us and this has been working great for both of our daughters. It's been wonderful!*
- *I had an excellent experience with your representative. Polite, professional, and helpful on the phone. Responded to my document request within a few hours. Very satisfied.*
- *You guys are doing well and I like your investment options as well.*
- *I just got off the phone with your representative and he took care of my situation in 2 minutes. He did an unbelievable job. I deal with so many different groups and usually get put on hold, but I got right through and he took care of everything in not even 2 minutes.*
- *I have to say that you guys have been amazing to work with. I just love how you guys are so easy to work with.*
- *He patiently answered all of my questions and did everything that was necessary for me to straighten out my accounts for my grandchildren. He was so patient with me.*
- *This was super easy. This is one the easiest calls I've ever made as far as getting things done. Give yourself a gold star for customer service.*
- *You guys are really nice to work with. You have a good system and I appreciate that. I've never run in to anyone that hasn't been nice.*
- *I have been disappointed calling other 529 plans more than I've been pleased, so good for you! We need more like you!*
- *I appreciate that there is a person that answers the phone every time I call!*
- *Y'all really make working with you so easy!*

4th Quarter 2018 Investor and Advisor Compliments

- *You guys have been absolutely fantastic and I cannot say enough good things about the plan. It's been great and I've been able to have a successful account with you guys!*
- *First of all, I need to say that you guys are awesome for picking up the phone every time I call, and I don't have to go through like 6 stages of automated computers. That is awesome, it is a great feature.*
- *I never have a problem calling you guys, you're very good, very professional...I'm happy to say it...that's one of the reasons I recommend you guys to my clients. It's a pleasure to call and have a human being answer the phone.*
- *You guys are very efficient every time I call. You get right to the point to get my transactions done in a minimum amount of time so I just wanted to compliment you guys.*
- *Your follow through, extremely knowledgeable, and professional demeanor was enough to make me think of looking more closely at the website. I think there is a huge market to seniors like myself, who would much rather put their money to any grandchild in something more guarded.*
- *You guys are so much easier to deal with than other plans. You guys are so wonderful.*
- *This is very logical and very simple. I'm glad that this is a quick form. You make it very easy.*
- *You guys are awesome. Kudos to you! Every time I've called you guys are so courteous, kind and helpful.*
- *Your service is too good to believe. I love that I can get things done. You guys just do a great job.*
- *I like your website interface better than my previous 529 plan!*
- *Very, simple. I like how you've got this thing set up... I just have to type in the website, and you're off and running.*
- *Thank you for taking charge of this scenario. You have made a difference by handling this request promptly and efficiently. I'm grateful there are leaders like you. I appreciate everything you've done and look forward to working with you and your company on the future.*
- *You guys are the best. Seriously, every time I call you, you process this stuff extremely professionally and cleanly.*
- *She went out of her way today...her kindness spared me a hour drive to my bank. Her service put my mind at ease and made my holidays much brighter. She is an asset to your firm, who I really appreciated today. Please consider rewarding her for great customer relations.*

4th Quarter 2018 Investor and Advisor Compliments

- *You guys did a really good job. It's pretty simple. I like how you guys operate. You're delightful, you guys are always really awesome to work with, I am really happy that my late husband and I decided to go with you when our kids were little. It makes a big difference.*
- *Fantastic customer service! I really appreciate all of the help she provided.*
- *That's awesome! You did an amazing job. Thanks a million.*
- *Thank you very much for your thoughtful and thorough reply.*
- *You are good, you are the best, you are my fixer. Thank you for all you do, for your kindness and mostly for your patience.*
- *I just completed some business with a young lady, and I just wanted to let you know what a stellar job she did. She's given me the clearest explanation of the funds and was most helpful, I think that should be noted...she was really clear, I told her she can be my accountant. Thanks so much!*
- *I really appreciate the help. You have good customer service over there, so it's much appreciated!*
- *You have been fantastic in this process and I greatly appreciate your attention to our request!!!*
- *It's been excellent! I've been with you guys quite a long time and it's served us well.*
- *Great service! Thank you very much for your help.*
- *Wow that was fast...that was fantastic! Thank you for the quick response.*
- *You've given outstanding service. You've been really wonderful.*
- *Please tell every one there you guys are the best.*
- *I would like to compliment her for working with an older adult and walking him through the process. She represented your program the way you'd want her to. I had an excellent experience today.*
- *I really like the website and navigation of your website, it's so easy!*
- *You guys are so awesome to work with. Other companies are hard to work with but it's never a problem with you guys!*
- *Thanks for superb customer service. We wish you and your staff a joyful 2018 and a happy and successful 2019.*

3rd Quarter 2018 Investor and Advisor Compliments

- *This is the second time I have called in about a week, you're the only place one calls where a person answers the phone, and that person can actually help you. I think that's great, and I appreciate your service...I tell you what, it is so unusual.*
- *You have been very friendly, patient, professional, knowledgeable, responsive and you've gone beyond what people would normally do. You have exceeded my expectations, which is difficult to do.*
- *Thank you so much for your superior service. As I indicated while you helped me on the phone, such polite, excellent and efficient service is never experienced these days. Near the end I almost wished our collaborative effort would continue since it was so refreshing and pleasant.*
- *Thank you very much for the detailed explanation. It's highly appreciated.*
- *I'm very impressed that I got to talk to a real person. You picked up right away and it was great, so thank you.*
- *You are the best person I have had there, and I have been dealing with you guys for years. Very clear, very concise, just perfect.*
- *Thank you for calling back so quickly. You have the best customer service and the best website of any product I've worked with. When the financial advisor told me to go with your group she said, 'If there are ever any questions, they have the best customer service'. And these days, that's very hard to find. Everyone I have talked to at your company has been excellent. Your company does a great job!*
- *Wow, thank you. I did not expect this to be an easy situation but I called and you answered right away. This is really nice, I appreciate it.*
- *This is so much better than all the forms and stuff. I'm glad I called you! You guys are one of the easiest firms I've dealt with, and I actually get humans that I can talk to, which is even more thrilling.*
- *Our clients are very happy and love the plan!*
- *I just wanted to thank you. We received the fax and it's perfect, above and beyond everything we need and it included everything we asked for. I just really appreciate it and want to reach out to you to thank you.*
- *Thank you so much for working with my family. We appreciate all you've done.*
- *That was just too easy. Thank you! I just did something with somebody else for a college fund and I was on the phone for an hour, it was just miserable.*

3rd Quarter 2018 Investor and Advisor Compliments

- *I contact different fund families throughout my day and I spoke with one of your associates, she was incredible. She was easy and wonderful to work with, and today you've given me exactly what I needed. Again, very easy and wonderful to work with. You both have been awesome!*
- *I want to compliment one of your employees, it was just a pleasure to work with her. It's not very often these days you get people in customer service who know how to treat a customer well and professionally and in a very efficient time period. Congratulations to you and to her as well. You've done a fine job, and we're pleased to be using your network there, it's been good. I've got 2 kids in college and your whole organization has made it better for us.*
- *You have been so helpful. I really appreciate your time today and that I could call a person, because I am very old school about that. It was great to be able to speak with you.*
- *Thank you! This is an incredible help and start to the weekend. Thank you!!!*
- *You are unbelievably helpful...this was as easy as it could possibly be.*
- *Thanks for your help! It was nice to know you guys are here to address questions.*
- *I was hoping I would get you! You make it SO painless...Thank you so very much. I appreciate your help and I always look forward to you helping me, because you're the best!*
- *This is so easy! My father-in-law has a small 529 through a different service and he has to go through a multi-step process, so this is just super duper easy, which is great. We've had a great experience! This has been a great way for us to save for college. Loved the process up til now, super easy, and it's nice to see it's still easy going forward.*
- *It's so easy working with you guys, it's been a pleasure. It's easy and it helped us save and pay for college.*
- *Thank you so much for your help, I really appreciate talking to a real human being when we call financial institutions. It's super cool.*
- *You're just making my life so much easier. You're doing a great job, and probably deserve a raise. Thank you so much, I DO appreciate your time.*
- *This is the first time that I have called any sort of financial institution in the last month where somebody actually picked up the phone and I didn't have to go through an automated maze, and I love it!*
- *Thank you! You guys always have the best customer service and you always do a great job, I appreciate it. It's always easy to call you guys. I appreciate ya'll.*

- *You've been very helpful, and the State of Alabama is absolutely thrilled. I once served on the PACT board here in our state and lobbied for this 529 fund, and we are very pleased. Thank you!*
- *I want to tell you guys, you do a good job. I have always appreciated how you respond on the phone, and help out with everything. So whoever is teaching you to do what you do, they are doing a good job. Thanks for all the stuff you guys have done.*
- *You guys have always given me the answers to what I need and I truly appreciate it. When you get older like me, it takes a little time for things, and I had a stroke on top of it so it takes me awhile to get things going. I appreciate it, you made it very easy for me to understand, and I truly appreciate your patience and your knowledge.*
- *That is absolutely wonderful service. And I thank you and so does my son who is hopefully on his way to a medical career. The classes and things that he has been able to get through have been just a few, but working three jobs and stuff, and I think we are getting to a point where this money is going to be very helpful to him...I appreciate your help.*
- *I have got to tell you guys, I am thrilled when I call you guys, because somebody always answers instead of getting a million menus, so put that on your high marks.*
- *You have been fabulous. As someone who has been calling call centers for the last two days, let me tell you it was a breath of fresh air. And you're in the U.S. Thank you, my dear.*
- *I wish that you guys handled every account that we have with financial institutions, because you guys have the best customer service.*
- *I just had to call and thank you again for the promptness and kind of help I got getting this done. I don't get this kind of service everywhere.*
- *That quick? I like that! I am not used to that, it usually takes several hours to get things done.*
- *I'm surprised I didn't have to go through a phone tree and just got you. You can tell your company it's awesome.*
- *Thanks again. I have to say, it is rather rare these days to get truly helpful and timely support by email. I really do appreciate your proactiveness and assistance.*

- *It's been a wonderful program to be able to use and lean upon!*
- *Thank you very much, it's always a pleasure dealing with your company and the people they employ.*
- *I'm not used to getting a human so quickly, normally you go through major phone things. I am surprised it's that easy, pleasantly surprised! I live in a world where nothing is easy and you get passed around 12 times before you get an answer, so this is the highlight of my day!*
- *That's beautiful, I think we're good to go. Thank you so much for your help. You guys are always so nice, you guys should train the rest of the universe on how to give good customer service. I mean, every time I call, I wish you guys could answer the phone at the bakery when I order the cake or at other financial institutions that are not helpful. If you could do everything, that would be great. So thank you. Train everybody! Thank you so much!*
- *Thank you for everything you've done to help us out, you've been really responsive.*
- *Your website is so easy to use. It's great! I go on all different kinds and yours is very easy to navigate, to say the least. I appreciate you staying on the line to make sure I found what I needed.*
- *I love you guys, by the way, you guys are so good! You beat a lot of other vendors that I deal with.*
- *I am very impressed I got through right away. Oh my gosh, I love you guys. I thought you were a recording, you've taken my breath away. I appreciate actually getting a live person right away. You are the easiest person I have talked to in a long time. Don't let them change anything.*
- *That was super helpful, you have no idea...you made my day! Thanks for being so kind and patient.*
- *Thank you very much...that's awesome. You were incredibly helpful, incredibly pleasant. Nothing extraneous, everything you said was of value. I thought you were fantastic.*
- *Thank you so very much! I very much appreciate you going above and beyond for this!*
- *I just love the fact that you guys have no recorded message that I have to pick any options from. You ought to be commended for that.*
- *I am starting with you guys because you are great to work with. You are so good! You made my morning...day actually, not just morning, day...you've been a great help!*

- *I really appreciate participating in the college 529 plan with CollegeCounts. Y'all did a great job and were always courteous and you were always available and I was really pleased with my experience. Everyone that I talked to over the years was just like you, very kind, courteous, responsive, complete. You've got a great group.*
- *Amazing, amazing customer service...she explained to me the whole process, she held my hand because I am not good at the computer, she took her time to wait with me to take care of it. I thank her from the bottom of my heart.*
- *I wanted to compliment you guys, I have been taking tuition out for the last two semesters, and it's really easy.*
- *You did a great job, thank you for your help, I'm actually a financial advisor, so I appreciate getting someone who has all the answers.*
- *Thank you so much!! You are awesome, we so appreciate all your assistance with these new accounts.*
- *Every time I've called you guys have been so wonderful, so helpful. I'm so happy I chose you guys for my granddaughters' collage accounts.... You have been of tremendous help today...you guys are wonderful once again, thanks so much.*
- *You have been most helpful, and it only took 2 minutes. This is awesome!*
- *When I call, you guys are the nicest people. I love it.*
- *Thanks for the quick and efficient service today!*
- *You guys do a nice job. Y'all have a nice program, and we appreciate what y'all do for college people...can I get a little bit of a Roll Tide out of you?*
- *Thanks for being a real person and answering in 10 seconds. I was expecting something automated. That's awesome!*
- *I received excellent customer service this week and wanted to let you know. One of your representatives guided me confidently and successfully through a time-sensitive issue. I needed to receive three withdrawal checks by today in order to meet a critical funding deadline and she was with me every step of the way. She understood my situation, providing helpful guidance in a patient, friendly, and professional manner. I am so glad for her help!*
- *Thank you very much! I am very impressed with customer service from CollegeCounts 529 - it is always very prompt!*

- *You have been most patient, you have been most helpful. I find it so easy, that you are understanding of the very old grandfather to take care of this. It is becoming more and more difficult to understand what the computer is wanting me to do and you have been very, very patient. I find you very, very nice to talk to and that you are very helpful.*
- *That's great, you're like Ready Freddie. Very efficient and impressive! You're very helpful and are just the best!*
- *I had a lot of detailed questions so I called the phone number. One of your reps picked up in 5 seconds and immediately she was able to start answering all my questions. There was no getting routed around. What was really impressive was it was stuff that wasn't available on the website and then she was really patient. This involves a large wire transfer that's going to happen multiple times, there was a failed transaction involved, there was back office stuff she needs to coordinate, and there's a lot of back and forth. She was super diligent, she was super patient, she knew her stuff and that doesn't happen very often. So I wanted to make sure someone knew. I got her both yesterday and today when I've called. Both times just consistent, phenomenal service and she's super friendly. I can't rave enough about the service, it's been awesome.*
- *Thank you for the detailed explanation. Much appreciated!*
- *Thank you very much for your prompt service concerning my lost statement from 2013. It is exactly what I needed.*
- *That was great, you guys do a really nice job. I am an investment advisor in the other part of my life, and I am happy to have you guys, I send everyone to you if I can.*
- *You guys are always really helpful and nice.*
- *Thank you both for your excellent customer service. I appreciate your help in promptly arranging/confirming the funds to UC Berkeley*
- *You're doing a great a job walking me through this! I appreciate your help. You're very kind.*
- *Superb and timely help today, very much appreciated!*
- *Thank you for all of your help with setting up this account. I appreciate how prompt and responsive you have been.*

- *You all are great to work with. I really do appreciate it more than you know. You've been great for the state of Alabama folks, you know? I mean ya'll really are, when I get you on the phone everybody is nice and they're helpful. All that, it's really a real blessing.*
- *We are really pleased with this Alabama plan, it gives me more ability to control what we are invested in than in other plans. You have a nice selection of mutual funds for us to choose from, so that is really great. A Kiplinger's personal finance magazine article was what gave me the clue to look at the Alabama plan.*
- *I have to say before I let you go you guys are awesome, every time I call, no matter what the question is, the person on the line can help me. You guys are tech experts, you're account experts, you're tax law experts.*
- *Lucky for me, that this got such high regard on Morningstar.*
- *Thank you, that was really helpful. Your website is great, your forms are clear, it is really quite wonderful! And shockingly they make money....it's very good to see.*
- *This has been great, I appreciate your help, I do a lot of things over the phone and digitally, and this has been an actual pleasure.*
- *Thank you for providing exceptional client service. I wish more people were like you.*
- *Her service is just spectacular, I've been in the business 20 years, and thought she deserves a shout out. She took initiative, was knowledgeable and went the extra 50 miles.*
- *My financial advisor told me that you do a good job, that your organization does a good job of customer service, of getting people on the line fast and walking people through things, and that has turned out to be the case.*
- *As usual you're terrific, you guys really know what you're doing out there in beautiful Lincoln, NE...again, thank you. You are making my life easier.*
- *Thank you for all of your help! I appreciate it and so does the client. You went above and beyond and I'm incredibly grateful!!*

- *By the way, I love working with you, every time I ever have an issue or any questions, you guys are right there, I really appreciate it.*
- *I lucked out when she answered the call. In short – she provided the BEST customer service I can think of ever having received. BIG PROPS to her. She's a rock star and I would hire her ANY DAY in a heartbeat.*
- *You guys are so helpful, every time I call.*
- *I'm so happy you guys make it so easy!*
- *You have been exceptional, I really appreciate it.*
- *You have done just a great job. Thank you so much for all your help, you really made things a lot easier this morning.*
- *Perfect, perfect, perfect! This has been more than pleasant. the last time was, too and I really appreciate it!*
- *You've been so helpful and pleasant. I really appreciate your time. Without you walking me through it, I would still be sitting here scratching my head. So thank you very much for your help.*
- *You guys are so easy to deal with, thank you so much!*
- *You're a wealth of knowledge.*
- *Thank you so much, it is a lot of information, and you really clearly explained it. Thank you for your time and your patience.*
- *Perfect. That's really helpful. Thank you very much! You guys have just been awesome to deal with, I wish everything was as awesome as you guys are.*
- *Thanks very much for the quick response and excellent information!*
- *It was painless, and I sure appreciate it. Now days when you call people on the phone, it isn't like this. I appreciate it.*
- *You are a lifesaver, thank you ma'am.*
- *You guys are so helpful, every time I call.*

- *We love CollegeCounts! It's such a great plan and you guys are so easy to deal with.*
- *The back office is so great to work with. There has been a time or two when I forgot to fill something in or mark a check-box. Most companies just send it back or contact us weeks later. Your office called me the next day after I sent it in, and by the following day it was fully set up. And it is that way with every account we send in! Just wonderful to work with!*
- *You're all always so nice, and I appreciate so much that every time I call you all pick up the phone immediately, it's so nice. It's not like that with all 529 plans.*
- *You've been extremely helpful. You've been fantastic and I really appreciate your help on this. Thank you for your service, your help and your professionalism.*
- *Boy this was easy as could be. You made this easy with a capital E! You are wonderful with a capital W!*
- *You guys have the best investment options for a 529 account. Compared to other plans, this is by far the best! I appreciate you calling me, this was great service. Thank you so much!*
- *I've had these accounts for many years and every time I call I get a person, and I really love that. I love that. And I always have somebody who knows what they are talking about.*
- *You guys are very busy but cheery!*
- *You are great to do business with. We are very happy with CollegeCounts 529. We had about 25% profit on investment plus the 5% tax deduction from Alabama when the funds went in. Add that to how easy it was. Really first class customer service folks too! Thanks!*
- *Perfect! That was super easy! I didn't have to go through teleprompts like I was expecting to.*
- *You have been a HUGE help. You guys are always so helpful.*
- *Your plan is great to work with because you're always quick to get back to us with any questions we have.*
- *It's so nice to call you guys and you actually answer the phone. I can't tell you how nice that is.*
- *Whenever I call in your people are phenomenal. I always get Four Seasons service.*

- *This is the second time I have called , and I want to say that I am impressed on how easy it is to get a hold of you guys. I don't think I waited even 30 seconds! It was like the last time too! It is so pleasant to have that and I hope you keep that for all of the investors in the future.*
- *First of all, I'm just so shocked that I got a live person and I'm so absolutely thrilled about that. Usually you get a bazillion phone trees so this is awesome.*
- *I call you guys occasionally and hook up all my clients that are saving for college with you because it is easy and you guys are just fantastic to talk to.*
- *I use your website a lot. I like the way it works with the college planning tool. It helps a lot.*
- *Wow! My advisor said you guys have the best customer service and you will love working with them. They were right!*
- *You've been so wonderful! I'm going to recommend you guys to more people!*
- *Not only helpful, kind and considerate, but patient as well for those of us who are not computer savvy. I have a hard time inputting information due to health and she helped so I could access accounts online. Other places I have dealt with are were nowhere near the service I got from her. Not only that, but she seemed very intelligent and provided great service. Understand that it's not just kind words – she was so helpful in comparison to others. It was monumental what she did to help me.*
- *This is so easy. Getting funds distributed is much easier than I thought it would be. I remember with my financial planner, when he chose this plan years ago that was one of the things he cited as being one of the advantages. It's nice to see this be as easy as it is.*
- *I just want to let you know that this was really a wonderful account to get into to help her through school, because with it I was able to let her choose the school. She went to Roosevelt University and knowing that I had this account really helped that out a lot, so I do want to thank you guys for that.*
- *Perfect. We have had you for all three of our children and it worked out wonderfully-always having this extra bit of money when it came to tuition. I appreciate it!*
- *You guys are just wonderful! I have never had this kind of service in regards to my son's financial well-being at that school. You guys are amazing.*

- *Thank you so much! You are so wonderful. You solve people's problems rather than add to their problems. You make it easy. I can't say enough good things about you. I appreciate all your hard work and time. Thank you so much for making this a smooth ride!*
- *I have been so pleased with your plan. I was in two different college funds for other grandchildren and my financial advisor recommended that I move them all to your plan. I have been so pleased. It has been so easy to deal with you. The others always treated me as if it was their money and I had a lot of audacity to call them about it. Thank you very much!*
- *You were a pleasure to chat with. It is not often that I have such a knowledgeable and pleasant person on the other end of the line (at ***any*** institution) so THANK YOU!*
- *I wanted to let you know that because of how you answered my questions as thoroughly as you did and with such compassion that I've chosen to invest with your company. If you could have heard the conversation that I had with the other company, you would be calling you back, too! It was a hands down decision. I cannot deal with those other people. Once you've had the best, everything else pales in comparison. You did the best job for me and I wanted to make sure that you understood that because of you, your company gets my business! Thank you for being you!*
- *I appreciate that you guys answer the phone! That's awesome! I need to call my phone company next and I know I'm going to wait at least 20 minutes to talk to a live person.*
- *I wish every other mutual fund company was like you. My clients love you, too.*
- *What I like is that it's a multi-manager approach. That's great. There are not a lot of multi-manager 529 plans out there.*
- *We love dealing with you guys! Whenever we call, we get a real person on the phone right away and they are always very helpful.*
- *You have great records. I have trouble keeping track and would be in bad shape without you! Thanks for taking care of us!*
- *Your call center is phenomenal. Whenever I have a question I can count on getting the correct answer in a timely manner.*

CollegeCountsSM

Alabama's 529 Fund

Events and Outreach Calendar
November 20, 2019

Period ended
September 30, 2019

UBT
Union Bank & Trust
Program Manager



*Offered by the
State of Alabama*

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
		Birmingham – Community Stops and Outreach	Birmingham – Community Stops and Outreach	Birmingham – Community Stops and Outreach		Huntsville Learning Expo 9:00 am Rocket City Moms Learning Expo – Huntsville – Earlyworks Museum 9:00 am
27	28	29	30	31		
			Huntsville – Community Stops and Outreach	Huntsville – Community Stops and Outreach		

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Huntsville – Community Stops and Outreach	2
3	4	5	6	7	8 Madison – Community Stops and Outreach	9
10	11 Harvest, Hazel Green, Triana – Community Stops and Outreach	12 Meridianville, New Market, Moores Mill – Community Stops and Outreach	13 Pell City, Trussville – Community Stops and Outreach Rogersville, Lexington – Community Stops and Outreach	14 Trussville, Killen, Lauderdale County, New Hope, Owens Cross Roads, Gurley – Community Stops and Outreach	15	16
17	18 Lee County, Demopolis, Sheffield – Community Stops and Outreach Demopolis Library Event – Demopolis 1:00 pm	19 Auburn, Opelika, Demopolis, Tuscumbia – Community Stops and Outreach	20 Auburn, Lanier, Linden, Myrtlewood, Sweet Water, Thomaston, Colbert County – Community Stops and Outreach	21 Opelika, Cuba, Emelle, Gainesville, Livingston, Panola, York, Colbert County – Community Stops and Outreach	22	23
24	25 Tuscaloosa, Andalusia – Community Stops and Outreach	26 Tuscaloosa, Andalusia – Community Stops and Outreach	27 Tuscaloosa, Floral, Gantt, Lockhart, Opp – Community Stops and Outreach	28 Tuscaloosa, Red Level, Georgiana, McKenzie – Community Stops and Outreach		

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 Greenville – Community Stops and Outreach	2
3	4 Ashville, Springville, Argo, Black, Coffee Springs, Geneva, Russellville – Community Stops and Outreach	5 Steele, Ragland, Riverside, Odenville, Hartford, Samson, Slocomb, Red Bay, Moulton – Community Stops and Outreach	6 Sylacauga, Brantley, Dozier, Glenwood, Rutledge, Moulton, Town Creek – Community Stops and Outreach	7 Montgomery, Luverne, Bank, Brundidge, Goshen, Troy, Lawrence County, Decatur – Community Stops and Outreach	8 Troy – Community Stops and Outreach	9
10	11 Arab – Community Stops and Outreach	12 Cullman, Centreville, Brent, West Blocton, Woodstock – Community Stops and Outreach	13 Cullman County, Eutaw, Boligee, Forkland, Union – Community Stops and Outreach	14 Guntersville, Moundville, Akron, Greensboro, Newbern – Community Stops and Outreach	15 Livingston, Marion, Uniontown – Community Stops and Outreach	16
17	18 Boaz – Community Stops and Outreach	19 Albertville, Harpersville, Chldersburg, Sylacauga – Community Stops and Outreach	20 Albertville, Sylacauga, Alexander City – Community Stops and Outreach	21 Marshall County, Alexander City, Dadeville – Community Stops and Outreach	22 Tallasse – Community Stops and Outreach	23
24	25	26 Wetumpka – Community Stops and Outreach	27 Wetumpka, Eclectic – Community Stops and Outreach	28 Montgomery – Community Stops and Outreach	29 Montgomery – Community Stops and Outreach	30 Montgomery BabyPalooza

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
	Jasper – Community Stops and Outreach	Jasper, Wetumpka – Community Stops and Outreach	Wetumpka, Eclectic, Walker County – Community Stops and Outreach	Montgomery, Winston County – Community Stops and Outreach		
14	15	16	17	18	19	20
	Montgomery – Community Stops and Outreach	Montgomery – Community Stops and Outreach	Montgomery – Community Stops and Outreach	Montgomery – Community Stops and Outreach		
21	22	23	24	25	26	27
				Anniston, Oxford – Community Stops and Outreach	Anniston, Oxford – Community Stops and Outreach	
28	29	30				
	Prattville – Community Stops and Outreach	Florence, Prattville – Community Stops and Outreach				

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 NAIFA Conference – Gulf Shores – The Lodge at Gulf State Park	2 NAIFA Conference – Gulf Shores – The Lodge at Gulf State Park	3 NAIFA Conference – Gulf Shores – The Lodge at Gulf State Park	4
5	6	7 Oneonta – Community Stops and Outreach	8 Blount County – Community Stops and Outreach	9 Blount County – Community Stops and Outreach	10	11
12	13	14	15	16	17	18
19	20 Athens – Community Stops and Outreach	21 Athens, Limestone County – Community Stops and Outreach	22 Fayette County – Community Stops and Outreach	23 Etowah County – Community Stops and Outreach	24	25
26	27 Etowah County – Community Stops and Outreach	28 Gadsden – Community Stops and Outreach	29 Gadsden, Rainbow City – Community Stops and Outreach	30 Rainbow City – Community Stops and Outreach	31	

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 Tuscaloosa BabyPalooza – Tuscaloosa – Paul W. Bryant Convention Center 10:00 am
2	3 Daphne, Fairhope – Community Stops and Outreach Daphne Summer Reading Kickoff Event – Daphne 10:00 am Childersburg Library Event – Childersburg – Earl A Rainwater Library 11:00 am	4 Daphne, Fairhope, Mobile, Montgomery – Community Stops and Outreach Montgomery Library Event – Montgomery – E L Lowder Library 10:00 am	5 Selma, Demopolis, Mobile – Community Stops and Outreach	6 Foley, Gulf Shores – Community Stops and Outreach Foley Summer Reading Kickoff Event – Foley – Foley Civic Center 10:00 am	7	8 Family Fun Expo – Huntsville – Von Braun Center 10:00 am
9	10 Scottsboro, Fultondale, Gardendale – Community Stops and Outreach Gardendale Library Event – Gardendale – Gardendale Public Library 10:00 am	11 Talladega, Fort Payne – Community Stops and Outreach	12 Childersburg, Sylacauga, Gadsden, Rainbow City – Community Stops and Outreach	13 Pell City, Lincoln, Anniston, Oxford – Community Stops and Outreach	14	15
16	17 Randolph County, Athens, Madison – Community Stops and Outreach	18 Chambers County, Decatur – Community Stops and Outreach EAMC Benefits Event – Opelika – East Alabama Medical Center 12:00 pm Town Creek Library Event – Town Creek – Town Creek Library 1:00 pm	19 Clay County, Albertville, Guntersville – Community Stops and Outreach	20 Prattville, Madison, Hartselle – Community Stops and Outreach	21	22
23	24 Greenville, Evergreen, Andalusia, Opp, Jasper – Community Stops and Outreach	25 Enterprise, Dothan, Cullman – Community Stops and Outreach	26 Dothan, Troy, Union Springs, Fayette County – Community Stops and Outreach	27 Eufaula, Phenix City, Lawrence, Limestone County – Community Stops and Outreach	28	29

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Gadsden, Rainbow City – Community Stops and Outreach	2 Cullman, Huntsville – Community Stops and Outreach	3 Jasper, Oneonta – Community Stops and Outreach	4	5	6
7	8	9 Athens – Community Stops and Outreach	10 Cherokee County – Community Stops and Outreach	11 Etowah County – Community Stops and Outreach	12 Fort Payne – Community Stops and Outreach Columbiana Public Library SR Activity – Columbiana – Columbiana Public Library 1:00 pm	13
14	15 Prattville – Community Stops and Outreach Prattville-Autauga Public Library SR Activity – Prattville – Prattville Public Library 2:00 pm	16 Prattville – Community Stops and Outreach	17 Alabama State Bar Expo – Point Clear – Grand Hotel Golf Resort and Spa 1:00 pm	18 Alabama State Bar Expo – Point Clear – Grand Hotel Golf Resort and Spa	19 Alabama State Bar Expo – Point Clear – Grand Hotel Golf Resort and Spa 8:00 am	20 Babypalooza Baby & Maternity Expo – Opelika – Bottling Plant Event Center 10:00 am
21	22 Montgomery – Community Stops and Outreach	23 Montgomery – Community Stops and Outreach Enterprise Library Event – Enterprise – Enterprise Public Library 1:00 pm	24 Montgomery – Community Stops and Outreach	25 Marion County – Community Stops and Outreach Mamie's Place Children's Library SR Activity – Alexander City – Mamie's Place Children's Library 1:00 pm	26 Fayette County – Community Stops and Outreach	27 Business Expo & Kids Day – Madison 10:00 am Auburn SR Activity – Auburn – Auburn Public Library 2:00 pm
28	29 Lauderdale County – Community Stops and Outreach Pickens County – Community Stops and Outreach	30 Sumter County – Community Stops and Outreach	31 Auburn, Opelika – Community Stops and Outreach Choctaw County – Community Stops and Outreach			

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Auburn, Opelika, Birmingham – Community Stops and Outreach	2	3 Muscle Shoals Babypalooza – Florence – Marriott Shoals Hotel & Spa 10:00 am
4	5 Guntersville, Montgomery – Community Stops and Outreach	6 Albertville, Montgomery – Community Stops and Outreach	7 Madison County, Montgomery – Community Stops and Outreach	8 Madison County, Montgomery – Community Stops and Outreach	9	10 BHM Babypalooza – Hoover – The Finley Center @ The Hoover MET 9:00 am
11	12 Sheffield, Pelham – Community Stops and Outreach	13 Tuscumbia, Lauderdale County, Pelham, Alabaster Community Stops and Outreach	14 Arab, Chelsea, Columbiana – Community Stops and Outreach	15 Boaz, Calera, Montevallo – Community Stops and Outreach	16	17
18	19 Morgan County – Community Stops and Outreach	20 Athens – Community Stops and Outreach	21 Atmore – Community Stops and Outreach Employer HR Presentation – Athens – Athens State University	22 Bay Minette, Muscle Shores – Community Stops and Outreach	23 Mobile – Community Stops and Outreach	24 Healthy Happy Kids Fair – Birmingham – Riverchase Galleria 10:00 am Mobile Babypalooza – Daphne – Daphne Civic Center 10:00 am
25	26 Ashville, Springville, Argo – Community Stops and Outreach	27 St Clair County – Community Stops and Outreach	28 Bessemer – Community Stops and Outreach	29	30	31

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Tuscaloosa – Community Stops and Outreach	4 Hamilton, Northport – Community Stops and Outreach	5 Marion County, Tuscaloosa County – Community Stops and Outreach	6 Marion County – Community Stops and Outreach	7
8	9 Scottsboro, Wetumpka – Community Stops and Outreach	10 Eclectic, Scottsboro, Wetumpka – Community Stops and Outreach	11 Marshall County, Millbrook – Community Stops and Outreach	12 Elmore County, Marshall County – Community Stops and Outreach	13	14
15 Presentation for Madison County Parents – Madison – Madison Public Library 3:30 pm	16 Brewton – Community Stops and Outreach Fort Payne – Community Stops and Outreach	17 Atmore, DeKalb County, Fort Payne – Community Stops and Outreach	18 Bay Minette, DeKalb County, Escambia County – Community Stops and Outreach	19 Grove Hill, Jackson, Piedmont – Community Stops and Outreach	20	21
22	23 Etowah County, Trussville – Community Stops and Outreach	24 Center Point, Etowah County, Irondale, Pinson – Community Stops and Outreach	25 Gadsden, Leeds, Moody, Rainbow City – Community Stops and Outreach	26 Gadsden, Pell City, Rainbow City – Community Stops and Outreach	27	28
29	30 Jackson County – Community Stops and Outreach					

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Chelsea, Jasper – Community Stops and Outreach	2 Alexander City, Jasper, Sylacauga – Community Stops and Outreach	3 Walker County – Community Stops and Outreach EAMC Lanier Benefits Fair – Valley – EAMC Lanier 7:30 am	4 Walker County – Community Stops and Outreach EAMC Opelika Benefits Fair – Opelika – EAMC Opelika 7:30 am	5
6	7 Arab – Community Stops and Outreach AISA Annual Conference – Montgomery – Saint James School 7:00 am	8 Cullman County – Community Stops and Outreach	9 Cullman County, Hoover – Community Stops and Outreach	10 Cullman County, Hoover – Community Stops and Outreach	11 Talladega STEM Display – Talladega – Talladega Superspeedway 8:00 am	12 Talladega Race – Talladega – Talladega Superspeedway 8:00 am
13 Talladega Race – Talladega – Talladega Superspeedway 8:00 am	14 Selma – Community Stops and Outreach	15 Cherokee County, Dallas County, Demopolis – Community Stops and Outreach	16 Cherokee County, Demopolis, Marengo County – Community Stops and Outreach	17 Jackson County, Montgomery – Community Stops and Outreach	18 Jackson County – Community Stops and Outreach Birmingham Zoo Event – Birmingham – Birmingham Zoo 5:00 pm Montgomery Zoo Boo – Montgomery – Montgomery Zoo 6:00 pm	19 Birmingham Zoo Event – Birmingham – Birmingham Zoo 5:00 pm Montgomery Zoo Boo – Montgomery – Montgomery Zoo 6:00 pm
20 Montgomery Zoo Boo – Montgomery – Montgomery Zoo 6:00 pm	21 Leeds, Moody, Oneonta – Community Stops and Outreach	22 Oneonta, Pell City – Community Stops and Outreach Mummies Night Out – Birmingham – Vulcan Park & Museum 5:00 pm	23 Blount County, Calera, Montevallo	24 Blount County, Calera, Columbiana – Community Stops and Outreach	25 Birmingham Zoo Event – Birmingham – Birmingham Zoo 5:00 pm	26 Birmingham Zoo Event – Birmingham – Birmingham Zoo 5:00 pm
27	28 Montgomery – Community Stops and Outreach Montgomery Zoo Boo – Montgomery – Montgomery Zoo 6:00 pm	29 Montgomery – Community Stops and Outreach Montgomery Zoo Boo – Montgomery – Montgomery Zoo 6:00 pm	30	31		

3RD QUARTER 2019

Contribute NOW For 2019 AL Tax Benefits!

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What is on Your Child's Wish List?

If you have children or grandchildren, this is an exciting time of year. Many kids are preparing their wish lists in anticipation of the holidays. When you start to think about gifts for your loved ones, be sure to remember CollegeCounts! A gift to a CollegeCounts account is something that your beneficiary will not outgrow or break with too much play. A contribution by friends and family members is a gift that will truly last your beneficiary a lifetime! Encourage any interested family members or friends to contribute to your CollegeCounts account by sending them an email invitation to make a contribution. Alabama taxpayers who make a contribution may be able to take advantage of the state income tax deduction¹ for their contributions as well—a great incentive to encourage others to contribute! Log in to your account at **CollegeCounts529.com** and select the "GiftED" link to get started. Those you invite will receive an email with a contribution link and access code that can be used to make an electronic contribution directly from their bank account to your CollegeCounts account, or they can mail a check directly to us. Your gift history will track the names of your contributors as well as the dates and amounts of any contributions so you can acknowledge the gifts. Using GiftED will ensure your family members and friends know that a contribution to CollegeCounts is on your beneficiary's wish list!

2019 Gift Contributions

If you intend to make a large gift in 2019 to take advantage of the Federal Gift Tax Exclusion (up to \$15,000 for individuals or up to \$30,000 for married couples) we recommend that you make an online contribution or mail a check prior to December 24th. It is our understanding the contribution must clear your bank account by December 31st to be considered a gift for 2019. We strongly encourage you to visit with your tax professional for guidance on any required tax filings.

Rollover Your Out-of-State 529 Plan

If you have a 529 in another state, now is a great time to consider rolling it over to CollegeCounts. The IRS allows a rollover once every 12 months or upon the change of the account's beneficiary. A great benefit of requesting a rollover is that the amount of the rollover contribution is eligible for the Alabama state income tax deduction¹. The rollover process can take 2–4 weeks to complete, so be sure to get started as soon as possible. CollegeCounts must receive the rollover check by December 31st to qualify for the state income tax deduction. Before requesting a rollover, be sure to reach out to your current plan to determine if there will be any fees or penalties associated with the transaction. We also recommend that you visit with your tax professional for their guidance and advice.

Second Semester Withdrawals

If you have a student in college, you may receive their tuition invoice for the second semester prior to the end of the year. It is our understanding that investors should match their qualified expenses and their withdrawals from a 529 account in the same calendar year. If the tuition bill is due in early January, we recommend waiting to request a distribution from your CollegeCounts account until after the 1st of the year in order to match your expense and withdrawal in 2020. Similarly, if you have college expenses from January–December 2019 and need to request reimbursement for those expenses you have paid this year, you should request your withdrawal prior to the end of 2019. Be sure to keep all the documentation of your expenses and withdrawals in the event the IRS has questions in the future.

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CollegeCounts is proud to sponsor a scholarship to help Alabama students obtain their college degree. Over the last 7 years, we have awarded over \$6 million to deserving students (and have awarded over \$1 million each year for the last 4 years)! In 2019, we were able to award scholarships to students in 65 of the 67 counties in Alabama. Our goal in 2020 is to award scholarships in every county in the state. Please help us spread the word! Awards of up to \$4,000 are available for students who attend a 4-year college. Students planning to attend a 2-year college are eligible for awards up to \$2,000. The application period for the CollegeCounts Scholarship will be open from December 3, 2019–February 27, 2020. If you know a current high school senior or someone who will be a first-time college freshman in Fall 2020, please encourage them to apply. Detailed information about the scholarship and eligibility requirements is available at treasury.alabama.gov/collegecounts-scholarship/. We are excited for the opportunity to help the next generation of Alabama leaders!

Congratulations Winners!

Congratulations to the 29 winners of the 529 Day Giveaway! We celebrated our favorite holiday—5/29 Day—by awarding contributions of \$529 to CollegeCounts accounts for newborns across the state of Alabama. With over 700 entries from parents and grandparents throughout the state, we hope that the 5/29 Day Giveaway encourages investors to think about saving for college as early in a child’s life as possible!

Roadmap for Their Future

The College Savings Plan Network has developed an excellent tool to help guide families on the path to college. The “Roadmap for their Future” provides helpful information about college and career preparation as well as easy ways for parents to introduce important financial planning topics to children at any age. You can find a link to the Roadmap on our site at CollegeCounts529.com/resources/helpful-websites/. Whether you’re ready to send your child to college or just starting your family, the Roadmap is designed to provide help and encouragement for your journey.

An investor should consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. This and other important information is contained in the fund prospectuses and the CollegeCounts 529 Fund Program Disclosure Statement (issuer’s official statement), which can be obtained by calling 866.529.2228 and at CollegeCounts529.com and should be read carefully before investing. You can lose money by investing in a portfolio. Each of the portfolios involves investment risks, which are described in the Program Disclosure Statement.

An investor should consider, before investing, whether the investor’s or designated beneficiary’s home state offers any state tax or other benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state’s 529 plan. Investors should consult a tax advisor.

Online Access and E-Statements

In the current digital age, CollegeCounts wants to make it easy for you to manage your account through our secure website. After logging in, you have the ability to review your balance and transaction information, make a contribution, request a withdrawal or investment change, update your address and view statements. We also offer e-delivery of statement notifications for those who want the added convenience of not having to rely on the mail for an account update. Simply log in at CollegeCounts529.com to see all that the site offers and change your statement delivery preferences at any time.

Important Role of Successor Account Owner

An Account Owner can choose to name a Successor Account Owner who would take over ownership of a CollegeCounts account in the event of the account owner’s death. Naming a Successor Account Owner is recommended in order to ensure the account ownership is transferred to the individual an account owner intends to pass the account to and streamlines the ownership change process. It is important to periodically review the Successor Account Owner designation to ensure the individual named continues to be the desired selection. You can review your account information by logging in at CollegeCounts529.com. Once logged in, select the “Account Profile” heading to review your Successor and make any necessary changes. You can also complete and submit the Successor Account Owner form found under the “Forms” link of our main site to add or change your designation.



The CollegeCounts 529 Fund is a qualified tuition program under Section 529 of the Internal Revenue Code that is offered by the State of Alabama, administered by the Board of Trustees of the ACES Trust Fund (the “Trust” and plan issuer).

¹ Individuals who file an Alabama state income tax return are eligible to deduct for Alabama state income tax purposes up to \$5,000 per tax year (\$10,000 for married taxpayers filing jointly if both contribute) for total combined contributions to the Plan and other State of Alabama 529 programs. The contributions made to such qualifying plans are deductible on the tax return of the contributing taxpayer for the tax year in which the contributions are made. In the event of a Nonqualified Withdrawal from the Plan, for Alabama state income tax purposes, an amount must be added back to the income of the contributing taxpayer in an amount of the Nonqualified Withdrawal plus ten percent (10%) of such amount withdrawn. Such amount will be added back to the income of the contributing taxpayer in the tax year that the Nonqualified Withdrawal was distributed. Please consult with your tax professional.

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