



Three Ways to Invest for South Dakota Residents with CollegeAccess 529



Strength of a Multi-Manager Program

A carefully assembled line-up featuring funds from some of the country's largest and most respected investment management firms, the CollegeAccess 529 Plan's robust investment menu features 12 investment portfolios from nine leading money managers.

Why CollegeAccess 529?

Our diverse, multi-manager platform and high contribution limit—\$350,000 per beneficiary—are just two of the reasons why you should consider the CollegeAccess 529 Plan.

[Look inside for more plan features.](#)

Investment Choice and Flexibility

CollegeAccess 529 offers a range of investment options, providing you with the flexibility to build an investment program that really works:

- **Nine age-based investment portfolios** automatically reallocate assets based on the child's age.
- **One static investment portfolio** enables you to tailor the account to your personal risk tolerance.
- **Two individual investment portfolios** allow you to invest in specific individual funds and construct a unique asset allocation plan.

Powerful Benefits

CollegeAccess 529 offers an array of powerful features:

- **Tax advantages:** From tax-deferred growth to tax-free withdrawals.*
- **Gift and estate tax benefits:** Paying for college can pay off for your estate plan as well. A couple can fund up to \$140,000 gift-tax free at one time, removing assets from their taxable estate. Of course, investors should consult their tax advisor about any applicable state or federal taxes.
- **Control and flexibility:** Unlike other savings options, you always retains control of the assets, from naming the beneficiary to deciding how much should be spent.

Access to Premier Fund Families

DODGE & COX FUNDS

THE BOSTON COMPANY
ASSET MANAGEMENT, LLC

TIAA

Allianz
Global Investors

PIMCO

VOYA

Morgan Stanley

METWESTFunds
TCW Family of Funds

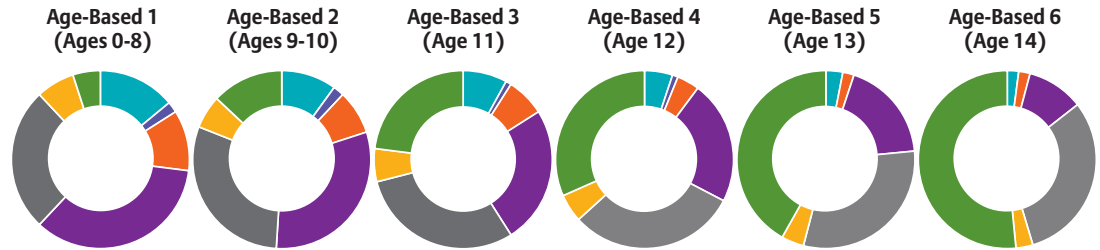
Dimensional

*Withdrawals that are not for qualified higher educational expenses may be taxed as ordinary income and may be subject to a federal 10% additional tax.

1. Age-Based Investment Portfolios

Investment portfolios that reallocate automatically as the beneficiary ages*

- US Large-Cap Equity
- US Small-Cap Equity
- International Equity
- Global Equity
- Multi Asset
- Commodity-Related
- Fixed Income



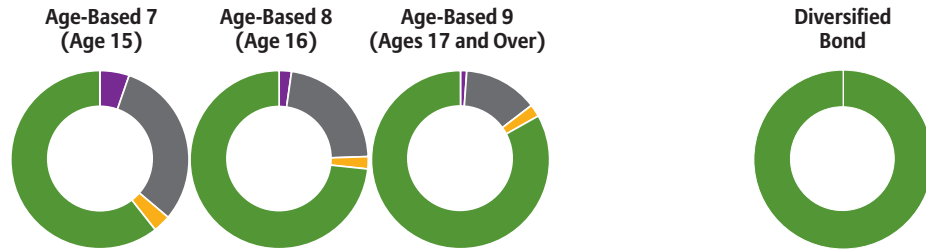
	Age-Based 1 (Ages 0-8)	Age-Based 2 (Ages 9-10)	Age-Based 3 (Age 11)	Age-Based 4 (Age 12)	Age-Based 5 (Age 13)	Age-Based 6 (Age 14)
US Large-Cap Equity	14.0%	10.0%	8.0%	5.0%	3.0%	2.0%
TIAA S&P 500 Index	14.0%	10.0%	8.0%	5.0%	3.0%	2.0%
US Small-Cap Equity	2.0%	2.0%	1.0%	1.0%	0.0%	0.0%
Dreyfus/The Boston Company Small/Mid-Growth	2.0%	2.0%	1.0%	1.0%	0.0%	0.0%
International Equity	11.0%	8.0%	7.0%	4.0%	2.0%	2.0%
Dodge & Cox International Stock	9.0%	7.0%	6.0%	4.0%	2.0%	2.0%
Morgan Stanley Institutional Emerging Markets	2.0%	1.0%	1.0%	0.0%	0.0%	0.0%
Global Equity	35.0%	31.0%	25.0%	22.0%	18.0%	10.0%
AllianzGI Best Styles Global Equity	30.0%	26.0%	21.0%	19.0%	15.0%	7.0%
Voya Global Real Estate	5.0%	5.0%	4.0%	3.0%	3.0%	3.0%
Multi Asset	26.0%	30.0%	30.0%	30.0%	30.0%	30.0%
AllianzGI Global Allocation	26.0%	30.0%	30.0%	30.0%	30.0%	30.0%
Commodity-Related	7.0%	6.0%	6.0%	5.0%	4.0%	3.0%
DFA Commodity Strategy	7.0%	6.0%	6.0%	5.0%	4.0%	3.0%
Fixed Income	5.0%	13.0%	23.0%	33.0%	43.0%	53.0%
AllianzGI Short Duration High Income	0.0%	0.0%	0.0%	2.0%	2.0%	3.0%
Metropolitan West Total Return Bond	0.0%	3.0%	6.0%	6.0%	7.0%	7.0%
PIMCO Income	0.0%	0.0%	5.0%	5.0%	6.0%	6.0%
PIMCO Real Return	5.0%	10.0%	12.0%	12.0%	12.0%	12.0%
PIMCO Short Asset Investment	0.0%	0.0%	0.0%	8.0%	16.0%	25.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Portfolios have been allocated according to models created by Allianz Global Investors U.S. LLC.

2. Static Investment Portfolio

Static investment portfolios centered on a particular asset allocation strategy

- US Large-Cap Equity
- US Small-Cap Equity
- International Equity
- Global Equity
- Multi Asset
- Commodity-Related
- Fixed Income



	Age-Based 7 (Age 15)	Age-Based 8 (Age 16)	Age-Based 9 (Ages 17 and Over)	Diversified Bond
US Large-Cap Equity	0.0%	0.0%	0.0%	0.0%
TIAA S&P 500 Index	0.0%	0.0%	0.0%	0.0%
US Small-Cap Equity	0.0%	0.0%	0.0%	0.0%
Dreyfus/The Boston Company Small/Mid-Growth	0.0%	0.0%	0.0%	0.0%
International Equity	0.0%	0.0%	0.0%	0.0%
Dodge & Cox International Stock	0.0%	0.0%	0.0%	0.0%
Morgan Stanley Institutional Emerging Markets	0.0%	0.0%	0.0%	0.0%
Global Equity	5.0%	2.0%	1.0%	0.0%
AllianzGI Best Styles Global Equity	3.0%	0.0%	0.0%	0.0%
Voya Global Real Estate	2.0%	2.0%	1.0%	0.0%
Multi Asset	29.0%	20.0%	12.0%	0.0%
AllianzGI Global Allocation	29.0%	20.0%	12.0%	0.0%
Commodity-Related	3.0%	2.0%	2.0%	0.0%
DFA Commodity Strategy	3.0%	2.0%	2.0%	0.0%
Fixed Income	63.0%	76.0%	85.0%	100.0%
AllianzGI Short Duration High Income	6.0%	10.0%	11.0%	15.0%
Metropolitan West Total Return Bond	8.0%	10.0%	10.0%	35.0%
PIMCO Income	7.0%	9.0%	10.0%	35.0%
PIMCO Real Return	15.0%	15.0%	15.0%	10.0%
PIMCO Short Asset Investment	27.0%	32.0%	39.0%	5.0%
Total	100.0%	100.0%	100.0%	100.0%

3. Individual Investment Portfolios

Individual investment portfolios that allow you to construct a unique asset allocation strategy

Multi-Asset/Allocation	PIMCO All Asset
Fixed Income	PIMCO Real Return

Effective on or about October 13, 2017, the College Access 529 Plan increased the number of Age-based portfolios from five to nine. Please see the Plan Disclosure Statement for more details.

Investors should consider the investment objectives, risks, and charges and expenses of the CollegeAccess 529 plan before investing. This and other important information is in the Plan Disclosure Statement, which should be read carefully before investing, and which can be obtained by contacting the Program Manager. The CollegeAccess 529 Plan is issued by the South Dakota Higher Education Savings Trust. The Program Manager and Underwriter for the CollegeAccess 529 Plan is Allianz Global Investors Distributors LLC.

Note: Before investing, you should consider whether your state of residency, or your intended beneficiary's state of residency, offers a state tax deduction or any other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's 529 savings program.

The target allocations of both of the asset classes and the underlying Funds may be changed from time to time without the consent of, or notice to, the Account Owner, fluctuations in the performance of the underlying Funds could cause the actual allocations of an Investment Portfolio to differ from the target at any given time; see the current Plan Disclosure Statement for details.

No target asset allocations are shown for the Individual Investment Portfolios because those Portfolios each invest only in a single underlying Fund. PIMCO, which manages underlying mutual funds in the Program is affiliated with the Program Manager. The investment return and principal value of an investment in the CollegeAccess 529 Plan Investment Portfolios will fluctuate and an investor's units, when redeemed, may be worth more or less than their original cost. CollegeAccess 529 Plan accounts are not insured by any state, federal government or any federal agency. Furthermore, neither the principal nor any investment return is guaranteed by any state, federal government or any federal agency.

Only South Dakota residents and Account Owners who designate a South Dakota resident as Beneficiary can invest directly in the CollegeAccess 529 Plan. Certain Portfolios are not available to those who invest directly. Residents of states other than South Dakota can invest in the CollegeAccess 529 Plan only through a financial advisor. Additional fees apply for investments made through a financial advisor. Please see the Plan Disclosure Statement for details. State taxes may apply for residents of states other than South Dakota.

Notice: The account is not insured by any state, and neither the principal deposited nor any investment return is guaranteed by any state. Furthermore, the account is not insured, nor the principal or any investment returns guaranteed, by the federal government or any federal agency.

www.collegeaccess529.com.

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Investment Products | Not FDIC Insured | May Lose Value | Not Bank Guaranteed

