

Understanding the Classes Available in the CollegeAccess 529 Plan

Investors can only select one Class of Units even if you plan to contribute to multiple portfolios.

CLASSES FOR SOUTH DAKOTA RESIDENTS OR BENEFICIARIES ONLY:

Class SD-D

- Units of this class are not subject to any sales charges
- Class SD-D is **ONLY** available to residents who do not have a financial Advisor.
- Class SD-D units are assessed Underlying Fund Expenses.

Class SD-A¹

- Generally, purchase of units of this class are subject to a sales charge at the time units are purchased. (An upfront sales charge.)
- Investors that do not have a financial advisor are eligible to invest in Class A units at NAV (The upfront sales charge will be waived).
- Class SD-A units are assessed Underlying Fund Expenses and Servicing and Administrative Fees.

Class SD-C

- Generally, redemptions of units of this class within are subject to a sales charge at the time units are redeemed if redeemed within 1 year.
- Class SD-C units are assessed Underlying Fund Expenses, and Servicing, Administrative, and Distribution Fees.

CLASSES FOR NON-SOUTH DAKOTA RESIDENTS OR BENEFICIARIES:

Class A¹

- Generally, purchases of units of this class are subject to a sales charge at the time units are purchased. (An upfront sales charge.)
- Investors that do not have a financial advisor are eligible to invest in Class A units at NAV (The upfront sales charge will be waived).
- Class A units are assessed Underlying Fund Expenses and Program Management, Servicing and Administrative Fees.

Class C

- Generally, redemptions of units of this class within are subject to a sales charge at the time units are redeemed if redeemed within 1 year.
- Class C units are assessed Underlying Fund Expenses and Program Management, Servicing, Administrative, and Distribution Fees.

Before investing, an individual should consider whether their state of residency — or their intended designated beneficiary's state of residency — offers any benefit, such as state tax deduction, financial aid, scholarship funds, and protection from creditors or any other benefits that are only available for investments in that state's 529 savings program.

An investor 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 \(SD Investors Version\)](#), which should be read carefully before investing, and which is available on this website.

NOTICE: CollegeAccess 529 Plan accounts are not insured by any state, and neither the principal deposited nor any investment return is guaranteed by any state. Furthermore, the accounts are not insured, nor the principal or any investment return guaranteed, by the federal government or any federal agency.

¹ Certain purchases of Class A units will qualify for an upfront sales charge exception. Please review the Plan Disclosure document on our [website](#) for Details.