



YOUR EMPLOYER AND COLLEGE SAVINGS MISSISSIPPI MAKE IT EASY FOR YOU TO SAVE FOR COLLEGE WITH AUTOMATIC PAYROLL DEDUCTIONS.

THANKS TO A PARTNERSHIP BETWEEN YOUR EMPLOYER
AND COLLEGE SAVINGS MISSISSIPPI, YOU CAN EASILY SAVE FOR COLLEGE
BY SETTING UP A DIRECT DEPOSIT FROM YOUR PAYCHECK.

- » **MACS** (the Mississippi Affordable College Savings Program) offers a choice of investment options that allow you to save for college tuition, as well as other qualified expenses including books, fees, certain room and board costs, and other educational expenses.
- » **MPACT** (the Mississippi Prepaid Affordable College Tuition Program) lets you lock in the cost of college tuition at today's rates. With college tuition costs constantly rising, the earlier you enroll, the more money you'll save.
- » **MACS AND MPACT ARE 529 PLANS** that make it easy to save for college and offer special tax advantages. MACS and MPACT earnings are exempt from federal and state income tax, and also qualify for federal gift tax advantages. MACS and MPACT contributions are deductible from Mississippi income tax up to certain limits.
- » **MACS AND MPACT** complement one another, making it easy for you to save for tuition and other costs involved in a college education. In fact, many families choose to open both a MACS account and an MPACT account to make sure they're taking advantage of the benefits offered by both plans.
- » **READY TO GO?**

*When it comes to
saving for college,
MPACT and MACS are
the way to go.*



Lynn Fitch
STATE TREASURER
COLLEGE SAVINGS MISSISSIPPI

www.TreasurerLynnFitch.com
601.359.5255

*MPACT and MACS are
administered by the Office of the
State Treasurer, Lynn Fitch.*



Lynn Fitch
STATE TREASURER
COLLEGE SAVINGS MISSISSIPPI
| MPACT |

October 31, 2014

Department of Finance and Administration
Attn: Latoya Akins
501 North West Street, Suite 1301-A
Jackson, MS 39201

Re: MPACT Payment Remittance

Dear Department of Finance and Administration,

We are in receipt of a payment for an MPACT account(s). Please be advised effective September 1, 2014, our payment address will change to the following:

MPACT
PO Box 44005
Jacksonville, FL 32231-4005

Please forward all future payments to the address above. Should you have any questions, please call us at 601.359.5255.

Sincerely,

College Savings Mississippi
Mississippi Prepaid Affordable College Tuition Program

PAYROLL DEDUCTION FORM

- Use this form if you want to authorize deductions from your paycheck to be automatically contributed to your MPACT Account(s) or to change a prior authorization. MPACT payments are after tax.
- Please review the checklist below on completing the Payroll Deduction Authorization.
- If you have any questions when completing this form, call us toll-free in Mississippi at 1-800-987-4450, Monday-Friday, 8 a.m. to 5 p.m. CT.
- **It is the responsibility of the MPACT Purchaser to ensure completion and set up of payment arrangements. You must make payments by check until you are notified that your automatic payments have been set up.**

Section I: Employer Information

Employer Name: _____

Payroll Contact Name: _____

Employer Contact Phone: _____

- I hereby authorize the above Employer to take a payroll deduction for my MPACT account. This authority shall remain in full force and effect until the Employer has received written notification from me or its termination in such time and in such manner as to afford the Employer and the Depository a reasonable time to act on it.

Section II: Employee Information

Employee Name (First, MI, Last): _____

Employee Phone Number: () _____ Hourly Employee Salary Employee

Employee Social Security Number: _____

Beneficiary Name (First, MI, Last): _____

MPACT Account Number: _____ Deduction Start Date: _____

Monthly Deduction Amount (equal to or greater than your MPACT monthly payment): _____

NOTE: A separate authorization agreement needs to be completed for each MPACT account. Please refer to your participation and Payment schedule to verify when payroll deduction should begin. MPACT payments are due in full the 1st day of each month and are late after the 15th day of each month.

Employee Signature _____

Date _____

Section III: Employee Checklist

- Has your employer agreed to offer Payroll Deductions for MPACT?
- Have you made a copy of this form for your records?
- Have you given a completed copy of this form to your payroll office?
- Have you sent the completed original form to MPACT?

NOTICE

Purchasers who knowingly supply fraudulent documentation will be subject to penalties defined in the MPACT Master Contract and other civil and criminal penalties as provided by law.



Lynn Fitch
STATE TREASURER
COLLEGE SAVINGS MISSISSIPPI
MPACT

PAYROLL DEDUCTION FORM

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Section II: Employee Information

Employee Name (First, MI, Last): _____

Employee Phone Number: (____) _____ Hourly Employee Salary Employee

Employee Social Security Number: _____

Beneficiary Name (First, MI, Last): _____

MPACT Account Number: _____ Deduction Start Date: _____

Monthly Deduction Amount (equal to or greater than your MPACT monthly payment): _____

NOTE: A separate authorization agreement needs to be completed for each MPACT account. Please refer to your participation and Payment schedule to verify when payroll deduction should begin. MPACT payments are due in full the 1st day of each month and are late after the 15th day of each month.

Employee Signature

Date

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MPACT



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COLLEGE SAVINGS MISSISSIPPI
| MACS |



Lynn Fitch
State Treasurer

www.ms529.com

Toll-Free 800-486-3670

The Employer Guide to Payroll Deduction

Everything you need to know about helping your employees contribute to the Mississippi Affordable College Savings Program (MACS) through payroll deduction appears in this document. You'll find an overview below and complete details in the following pages.

1. Employer Responsibilities
2. Employee Responsibilities
3. Plan Responsibilities
4. How to Complete the Payroll Deduction Form

Questions? Call MACS toll-free **800 486-3670**. Education Savings Consultants are available to answer questions or provide assistance about all aspects of MACS. We are ready to serve you.

1. EMPLOYER RESPONSIBILITIES

- Distribute MACS materials and/or e-mail MACS information to employees.
- Receive a completed and signed copy of the Payroll Deduction Form from the employee.
- Set up the payroll deduction using your payroll office's existing procedures. For Accounts opened by mail, allow at least 10 days for MACS to open the Account and establish payroll allocations before sending any payroll deduction contributions to MACS; otherwise the Automated Clearing House (ACH) contributions may be rejected.
- Submit payroll contributions by ACH funds:
 - Code the account as "checking"
 - Remit the payroll contributions to State Street Corporation (Use State Street's ABA number: 011000028)
 - Enter the account number, a 17-digit field, as follows:
 - (a) The first 8 digits will enable State Street to identify MACS (Use the Plan's DDA number: 99055279)

(b) The next 9 digits will enable MACS to identify the employee (Use the employee's Social Security or Taxpayer Identification Number)

Payroll contributions are posted to Accounts based on the employee's Social Security or Taxpayer Identification Number -not your MACS Account number. An ACH contribution will be rejected and returned to the employer via ACH if:

- ✓ the ABA number or the DDA account number is incorrect,
- ✓ the Account is not coded as "checking,"
- ✓ the employee's Social Security or Taxpayer Identification Number is missing, incorrect or incomplete, or
- ✓ the employee's Account is not yet opened.

This is an automated process. ACH rejections will continue to occur until the problem is appropriately resolved.

Questions? Call MACS toll-free **800 486-3670**. Education Savings Consultants are available to answer your questions and provide assistance.

2. EMPLOYEE RESPONSIBILITIES

Open an account – online or by mail

To open an account online:

- ✓ Visit www.ms529.com.
- ✓ Click on "Enroll Today," then click on "Enroll Online."
- ✓ Follow the instructions to open an Account. Repeat the process to open an Account for more than one Beneficiary.
- ✓ Be sure to download and read the Disclosure Booklet.
You must make an initial contribution of at least \$25 into each Investment Option you select, unless you intend to make ongoing payroll contributions of \$15 or more into each Investment Option for each Beneficiary.
- ✓ Complete, print and sign the Payroll Deduction Form to establish payroll deductions.

To open an account by mail:

- ✓ Visit www.ms529.com.
- ✓ Click on "Enroll Today," then click on "Download Enrollment Materials."
- ✓ Print the appropriate Account Application for each Beneficiary, if opening more than one Account. Be sure to download and read the Disclosure Booklet.
- ✓ Print the Payroll Deduction Form.
- ✓ You must make an initial contribution of at least \$25 into each Investment Option you select, unless you intend to make ongoing payroll contributions of \$15 or more into each Investment Option for each Beneficiary.
- ✓ Complete and sign the Account Application(s) and the Payroll Deduction Form.
- ✓ It could take up to 10 days to open an Account by mail.

Payroll contributions will not be accepted unless the Account is opened and each Investment Option is funded with at least \$15 for each Investment Option for each Beneficiary — either when the account is opened or through recurring payroll contributions.

- Complete the Payroll Deduction Form. Use only one Form to allocate your payroll contribution for all Accounts and/or Investment Options you own.
- Mail the original Payroll Deduction Form and Account Application(s), if applicable, to MACS at the address on the Form.
- Submit a copy of the Payroll Deduction Form to your payroll department. Payroll deductions will begin on or after the effective date indicated on your form. Contact your employer's payroll department if the deductions don't start as expected or if you have any questions about the timing of your payroll deductions.
- Retain a copy of all Forms for your personal records.

Questions? Call MACS toll-free **800 486-3670**. Education Savings Consultants are available to answer your questions and provide assistance.

When you're ready to make a change...

Contact your employer to either change your payroll amount or to stop payroll deductions. You do not need to notify MACS.

Contact the Plan to change your allocations among Beneficiaries and/or Investment Options. You may submit a new Payroll Deduction Form or call MACS to change allocations at any time.

Be aware that your updated instructions will replace any instructions you previously have on file with MACS in their entirety. That means that your allocations for all Accounts and/or beneficiaries must appear on one Form.

3. PLAN RESPONSIBILITIES

- MACS must receive the Payroll Deduction Form before the employer submits payroll contributions.
- MACS will process the payroll contribution among the employee's MACS Account(s) based on the allocations provided by the employee.
- If MACS receives funds and the employee's Payroll Deduction Form is not on file, the following actions will be taken by MACS:
 - ✓ If the employee has only one MACS Account, then funds will be deposited into that account.
 - ✓ If the employee has multiple MACS accounts, then funds will be returned to the employer.

In both cases, MACS will request the Payroll Deduction Form from the Account Owner and/or the employer.

If MACS receives funds and cannot post them to an Account for any reason, such as missing, incorrect and/or incomplete information, or if no account has been opened, the funds will be returned to the employer within 24 hours of receipt through the ACH process.

4. HOW TO COMPLETE THE AUTHORIZATION FOR AUTOMATIC PAYROLL DEDUCTION FORM

The Employee must complete the entire Form to establish payroll deduction.

Employee's Name – The employee must be the registered Account Owner. An employee cannot contribute to an Account owned by a spouse or by anyone else.

Employee's Telephone Number – Used to contact the employee, if necessary.

Employee's Social Security Number – Used to identify the employee and to post the payroll deduction contributions to the appropriate Account(s) listed on the form.

Employer Information – Used to contact the employer, if necessary. Required information includes an employer name, address, telephone number and a payroll department contact name — not the Employee's (Account Owner's) name.

Effective Date – The date the employee wants the employer to begin his/her payroll deductions. (*For employer use only.*)

Amount Per Pay Period – The amount the employee authorizes the employer to deduct from his/her pay to remit to MACS. (*For employer use only.*)

Beneficiary Name – The name of each Beneficiary that will receive a percentage of the payroll contributions. All Beneficiary names must be listed on one form per employee — not per Account.

Investment Option Name or Fund Code – The name, or fund code, of each Investment Option that will receive a percentage of the payroll contributions. All Investment Option names for one or more Beneficiaries should appear on one form per employee — not per Account. A complete list of Investment Option names and fund codes appears on the Payroll Deduction Form.

Note: The employee should check the appropriate box if a new Investment Option is being opened. The minimum initial contribution is \$15 or more into each investment option for each Beneficiary for ongoing payroll contributions.

Percentages – The whole percentage allocation of payroll contributions into each Investment Option. The total allocations for all Beneficiaries and Investment Options must equal 100%. (*For Plan use only.*)

Up to five Beneficiary Names and/or Investment Options can be entered on one form but an employee may

submit an additional page to contribute to more than five

Accounts and/or Investment Options. The sum of all allocation percentages must equal 100% or the form will be rejected.

Note: Though only one deduction will be made from an employee's paycheck, one or more contributions may be made into MACS, depending upon the employee's allocation instructions. However, the sum of all MACS contributions for each Beneficiary and/or Investment Option should equal the amount deducted from an employee's paycheck.

EMPLOYER RESPONSIBILITIES

OFFERING MACS THROUGH PAYROLL DEDUCTION IS A BIG BENEFIT FOR YOUR EMPLOYEES AND REQUIRES LITTLE EFFORT ON YOUR PART. SIMPLY:

- » **DISTRIBUTE MACS MATERIALS** and/or email MACS information to your employees.
- » **RECEIVE A COMPLETED, SIGNED COPY** of the payroll deduction form from the employee.
- » **SET UP THE PAYROLL DEDUCTION** using your payroll office's existing procedures. For accounts opened by mail, allow at least 10 days for MACS to open the account and establish payroll allocations before sending any payroll deduction contributions to MACS; otherwise, the Automated Clearing House (ACH) contributions may be rejected.
- » **SUBMIT PAYROLL CONTRIBUTIONS BY ACH FUNDS:**
 - » Code the account as "checking"
 - » Remit the payroll contributions to State Street Corporation using State Street's ABA number: 011000028
 - » Enter the account number, a 17-digit field, as follows:
 - » The first eight digits will enable State Street to identify MACS. Use the plan's DDA number: 99055279.
 - » The next nine digits will enable MACS to identify the employee. Use the employee's Social Security or Taxpayer Identification Number.

Note: Payroll contributions are posted to accounts based on the employee's Social Security or Taxpayer Identification Number, not the MACS account number.

An ACH contribution will be rejected and returned to the employer via ACH if:

- » the ABA number of the DDA account number is incorrect,
- » the account is not coded as "checking,"
- » the employee's Social Security Number or Taxpayer Identification Number is missing, incorrect, or incomplete, or
- » the employee's account is not yet opened.

This is an automated process. ACH rejections will continue to occur until the problem is appropriately resolved.



PLAN RESPONSIBILITIES

- » **MACS MUST RECEIVE** the payroll deduction form before the employer submits payroll contributions.
- » **MACS WILL PROCESS** the payroll contribution among the employee's MACS account(s) based on the allocations provided by the employee.
- » **IF MACS RECEIVES FUNDS** and the employee's payroll deduction form is not on file, MACS will take the following actions:
 - » If the employee has only one MACS account, funds will be deposited into that account.
 - » If the employee has multiple MACS accounts, funds will be returned to the employer.

In both cases, MACS will request the payroll deduction form from the account owner and/or the employer.

If MACS receives funds and cannot post them to an account for any reason, including missing, incorrect, and/or incomplete information, or if no account has been opened, funds will be returned to the employer within 24 hours of receipt through the ACH process.

THE MISSISSIPPI AFFORDABLE COLLEGE SAVINGS PROGRAM

EMPLOYEE RESPONSIBILITIES

It's easy to open a MACS account online or by mail. Payroll deduction makes college saving automatic – it's the easy, convenient way to go.

OPEN A MACS ACCOUNT ONLINE OR BY MAIL

TO OPEN AN ACCOUNT ONLINE:

- » VISIT WWW.MS529.COM
- » CLICK ON "Enroll Today," then click on "Enroll Online."
- » FOLLOW THE ONLINE INSTRUCTIONS to open a new account. If you'd like to open an account for more than one beneficiary, simply repeat the process. Be sure to download and read the disclosure booklet.
- » MAKE AN INITIAL CONTRIBUTION of at least \$25 into each investment option you select, unless you intend to make ongoing payroll contributions of \$15 or more into each investment option for each beneficiary.
- » COMPLETE, PRINT, AND SIGN the payroll deduction form. Use only one form to allocate your payroll contribution for all accounts and/or investment options.

TO OPEN AN ACCOUNT BY MAIL:

- » VISIT WWW.MS529.COM.
- » CLICK ON "Enroll Today," then click on "Download Enrollment Materials."
- » PRINT THE APPROPRIATE account application for each beneficiary. Be sure to download and read the disclosure booklet.
- » PRINT THE payroll deduction form.
- » MAKE AN INITIAL CONTRIBUTION of at least \$25 into each investment option you select, unless you intend to make ongoing payroll contributions of \$15 or more into each investment option for each beneficiary.
- » COMPLETE AND SIGN the account application(s) and the payroll deduction form. Use only one form to allocate your payroll contribution for all accounts and/or investment options.

Allow up to 10 days to open an account by mail.



Note: Payroll contributions will not be accepted until the account is opened and each investment option is funded with at least \$15 for each investment option for each beneficiary, either when the account is opened or through recurring payroll contributions.

ONCE YOU'VE COMPLETED THE ONLINE OR BY MAIL STEPS:

- » MAIL THE ORIGINAL payroll deduction form and account application(s), if applicable, to MACS at the address on the form.
- » SUBMIT A COPY of the payroll deduction form to your payroll department. Payroll deductions will begin on or after the effective date indicated on your form. If the deductions don't begin as expected or if you have questions about the timing of your payroll deductions, contact your employer's payroll department.
- » RETAIN COPIES of all forms for your records.

MAKING CHANGES TO YOUR MACS ACCOUNT

To change your payroll deduction amount or to stop payroll deductions, contact your employer. You do not need to notify MACS or College Savings Mississippi.

To make changes to your allocations among beneficiaries and/or to your investment options, submit a new payroll deduction form to MACS or call MACS to change allocations at any time.

Your updated instructions will replace any instructions you previously have on file with MACS in their entirety. This means that your allocations for all accounts and/or beneficiaries must appear on one form.

HOW TO COMPLETE THE AUTHORIZATION FOR AUTOMATIC PAYROLL DEDUCTION FORM

**EMPLOYEES MUST COMPLETE THE ENTIRE
FORM TO ESTABLISH PAYROLL DEDUCTION.**

EMPLOYEE'S NAME – The employee must be the registered account owner. An employee cannot contribute to an account owned by anyone else, including a spouse.

EMPLOYEE'S TELEPHONE NUMBER – Used to contact the employee, if necessary.

EMPLOYEE'S SOCIAL SECURITY NUMBER – Used to identify the employee and to post the payroll deduction contributions to the appropriate account(s) listed on the form.

EMPLOYER INFORMATION – Used to contact the employer if necessary. Required information includes employer name, address, telephone number, and a payroll department contact name (not the account holder's name).

EFFECTIVE DATE – The date the employee wants the employer to begin his/her payroll deductions. (For employer use only).

AMOUNT PER PAY PERIOD – The amount the employee authorizes the employer to deduct from his/her pay to remit to MACS. (For employer use only).

BENEFICIARY NAME – The name of each beneficiary that will receive a percentage of the payroll contributions. All beneficiary names must be listed on one form per employee (not per account).

INVESTMENT OPTION CODE OR FUND CODE – The name or fund code of each investment option that will receive a percentage of the payroll contributions. All investment option names for one or more beneficiaries should appear on **one** form per employee (not per account). A complete list of investment option names and fund codes appears on the payroll deduction form.

*Note: The employee should check the appropriate box if a new investment option is being opened. The minimum initial contribution is \$15 or more into **each** investment option for **each** beneficiary for ongoing payroll contributions.*



PERCENTAGES – The whole percentage allocation of payroll contributions into each investment option. The total allocations for all beneficiaries and invest options must equal 100 percent. (For plan use only.)

Up to five beneficiary names and/or investment options can be entered on one form. An employee may submit an additional page to contribute to more than five accounts or investment options. The sum of all allocation percentages must equal 100 percent or the form will be rejected.

Note: Though only one deduction will be made from an employee's paycheck, one or more contributions may be made into MACS, depending upon the employee's allocation instructions. However, the sum of all MACS contributions for each beneficiary and/or investment option should equal the amount deducted from an employee's paycheck.

4 MACS Allocation Instructions (You must complete all applicable parts of this section.)

✓ **Tell MACS where to deposit your contributions.**

Use only one form to contribute to all Account(s) for all Beneficiaries. Attach an additional sheet of paper, if needed.

Beneficiary Name (Provide first and last name.)	Investment Options (Fund codes and names appear on the next page.)	Is this a new Option?	Percentage of each contribution
1.		<input type="checkbox"/> Yes or <input type="checkbox"/> No	. 0 0 %
2.		<input type="checkbox"/> Yes or <input type="checkbox"/> No	. 0 0 %
3.		<input type="checkbox"/> Yes or <input type="checkbox"/> No	. 0 0 %
4.		<input type="checkbox"/> Yes or <input type="checkbox"/> No	. 0 0 %
5.		<input type="checkbox"/> Yes or <input type="checkbox"/> No	. 0 0 %
Total Allocation Per Pay Period			1 0 0 . 0 0 %

4 Employee Authorization and Signature (You must sign exactly as your Account is registered.)

By signing below, I authorize my employer to remit Direct Deposits to my MACS Account(s). I understand that the Account(s) will not be credited until the funds are received in good order by the Plan. I acknowledge and agree that my remedy for any errors made in connection with these transactions is limited to simple reimbursement of the amount of the error. I authorize the Plan and its agents to make adjustments to my Account(s) to correct such error, if requested to do so by the employer. This authorization will remain in effect until cancelled by me or by MACS.

Account Owner (Employee)

Date

Employee Checklist

This checklist has been developed to help employees establish payroll deduction for their Program Account(s). Please read it carefully.

- ✓ Be sure to include your Social Security Number or Taxpayer Identification Number on this form.
- ✓ Use one form to allocate payroll deduction into your MACS Account(s) for one or more Beneficiaries. Use an additional sheet of paper, if needed, as long as the total allocation for all accounts equals 100%. This form will be rejected in its entirety if an allocation is not a whole percentage or if it results in a contribution amount of less than \$15 for any Investment Option (for any Beneficiary).
- ✓ Refer to the *Disclosure Booklet*, then select from one or more of the following Investment Options for each Account you own:

Investment Option Names (Option numbers)		
Managed Allocation Option (Age based)	Diversified Equity Option (1968)	Fixed Income Option (2823)
Guaranteed Option (1967)	Aggressive Allocation Option (2283)	Moderate Allocation Option (2284)
Conservative Allocation Option (2285)		

- ✓ The employee must be the Account Owner on all MACS Account(s). You cannot contribute into an Account owned by anyone else.
- ✓ It may take up to 10 days from the receipt of this form before a payroll deduction can be accepted.
- ✓ You must contact your employer to change the amount or to stop payroll deduction. Contact MACS only to change your allocation.
- ✓ **Questions?** Visit www.MS529.com or call toll-free 1-800-486-3670.

Employer Checklist

The following information has been developed to help an employer establish automatic payroll deduction for any employee. Please read it carefully before sending funds to MACS on behalf of any employee via ACH (Automated Clearing House) funds.

- ✓ Code the account type (i.e. deposit) as "Checking" and transmit funds to State Street Bank & Trust Company (ABA Number 011000028).
- ✓ Enter the employee's account number as a 17-digit field where the first 8 digits identify *Mississippi Affordable College Savings*, i.e. DDA account number 99055279, and the next 9 digits identify the employee, i.e. the employee's Social Security Number or Taxpayer Identification Number. Do not use any dashes or spaces.
- ✓ It may take up to 10 days from the receipt of this form before a payroll deduction can be accepted.
- ✓ **Questions?** Visit www.MS529.com or call toll-free 1-800-486-3670.



Mail this form to:
 Mississippi Affordable College Savings
 P.O. Box 55037
 Boston, MA 02205-5037

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