



College Savings Made Easier



Get started today.

Enroll via Okta or visit SoFi.com/Huber

Questions?

Call 1-833-277-7634
Monday-Thursday, 7-12 AM ET
Friday-Sunday, 7 AM-8 PM ET
Email your-benefits@sofi.com



What are 529 college savings plans?

529 college savings plans provide unique tax advantages including tax-free growth and tax-free withdrawals as long as the withdrawals are used for qualified educational expenses such as tuition, books, supplies, and room and board. 529 plans may also be used to save and invest for K-12 tuition in addition to college costs.

Why is Huber offering this program?

The cost of college has become a major financial hurdle for so many families, so Huber wants to help! Huber will contribute a \$25 match per bi-weekly paycheck (employee must contribute at least \$25 per pay, annual maximum of \$650 for 26 pay periods).* Regular payroll deductions can range from \$25 to \$1,000—and every little bit counts. The payroll deduction and Huber match can be tied to any new 529 or existing 529 account. If you already have a 529 Plan, linking it is simple with the SoFi platform. Need guidance on opening a 529 Plan? Use SoFi's 529 Savings & Selection Tool as explained below.

How the 529 Savings & Selection Tool Works

Set a Goal

Enter basic details about yourself, your beneficiary for the plan, and college savings goal.

Estimate How Much to Save for College

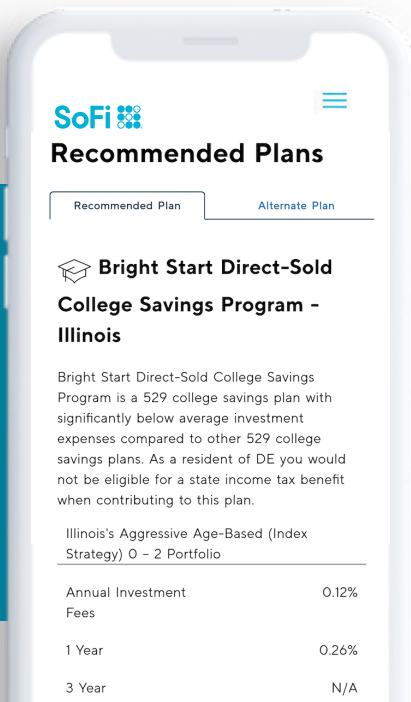
Review cost and savings projections based on the type of institution, time until college, average financial aid, investment strategy and other variables.

Explore How to Save

Review 529 savings plans you might want to consider based on your unique situation.

Payroll Deductions

Securely set up recurring payroll contributions into one or more college savings plans. The \$25 Huber match will be pro-rated based upon your contribution amounts.*



Recommended Plans

Recommended Plan

Alternate Plan

Bright Start Direct-Sold College Savings Program - Illinois

Bright Start Direct-Sold College Savings Program is a 529 college savings plan with significantly below average investment expenses compared to other 529 college savings plans. As a resident of DE you would not be eligible for a state income tax benefit when contributing to this plan.

Illinois's Aggressive Age-Based (Index Strategy) 0 - 2 Portfolio

Annual Investment Fees	0.12%
1 Year	0.26%
3 Year	N/A



Start Planning for Smart Savings

Enroll in 529 College Savings Today

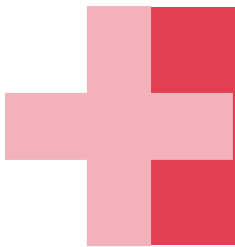
- 1 Enroll via **Okta** or Visit **SoFi.com/Huber** and enter your last name, date of birth, and work email.
- 2 Create an account with SoFi using your full name, personal email, and state of residency.
- 3 Select *Enroll now* for the 529 Payroll Contribution in SoFi's benefits dashboard.
- 4 Do you have an existing 529 savings plan?
 - Yes? Select *I have an existing plan*
 - No? Select *Help me select a plan to use SoFi's 529 Savings & Selection Tool*
- 5 Securely add your 529 savings plan to your SoFi profile and select how much you would like to contribute each pay period.



529 College Savings Plans Fast Facts

- ✓ 49 states and the District of Columbia offer **at least one 529 college savings plan**.
- ✓ Most plans have **very low initial investment requirements**.
- ✓ You can **roll over funds from one family member's plan to another** and change the beneficiary at any time.
- ✓ You're the **owner of the plan**.
- ✓ Plans may be used to **pay for education in any state**, not just the state sponsoring the plan.
- ✓ You can **open a plan in your own name** for your continuing education.
- ✓ Many states offer an **annual state tax deduction or credit for contributions** to a 529 Savings Plan.
- ✓ The new federal tax code allows for **\$10,000 per year to be withdrawn for K-12 tuition**.

*You'll need to open a 529 savings plan on the provider's website and then select *Complete 529 enrollment* to connect your plan for payroll contributions.



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* Both employee and employer contributions are taken on a post-tax basis. The company match is subject to imputed income.

The 529 Savings & Selection Tool is offered by SoFi Wealth, LLC, a SEC-registered investment adviser. For more information about SoFi Wealth, please see website at SoFi.com/legal/.

Enrollment into your employer's benefits program including payroll deduction is provided by SoFi Lending Corp. For more information on SoFi Lending, please see website at SoFi.com.

The tax treatment of 529 plans varies by state and is subject to legislative change without notice. You should consult your tax advisor and legal professionals regarding your specific tax situation. SoFi and SoFi Wealth do not provide tax, accounting or legal advice, and you should not rely on this brochure to assess tax benefits or penalties under federal or state law. Earnings on non-qualified withdrawals may be subject to federal income tax and penalty, as well as state and local income taxes. Information here is as of November, 2019.