

The Texas Tuition Promise Fund®, the Texas College Savings Plans and the Texas Match the Promise FoundationSM

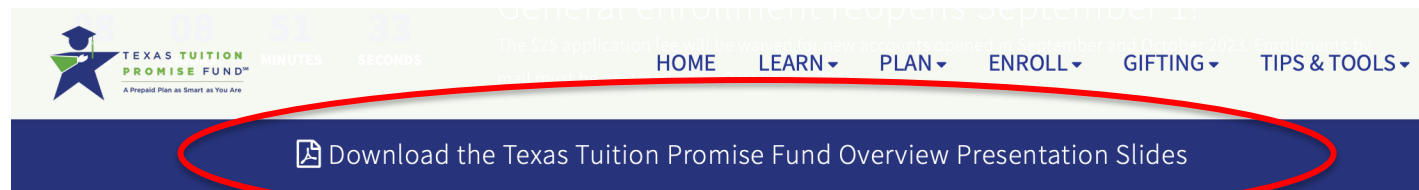


Texas Comptroller of Public Accounts



Thank You for Joining Us Today

Download the presentation slides @ TuitionPromise.org/events



September 2023

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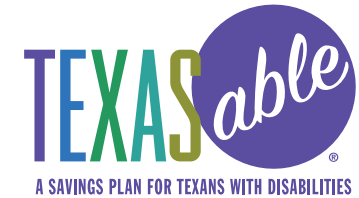
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Webinar: Texas Tuition Promise Fund

September 6 @ 12:00 pm - 1:30 pm CDT

Register

Before We Begin



- Our office cannot provide legal, tax, financial, benefit or investment advice, or advice regarding penalty avoidance under applicable tax law, about the plans or program.
- Before enrolling in the plans or program, individuals should contact their attorney or other advisor regarding their specific legal, tax, financial, benefit, or investment situation and should carefully read the:
 - ✓ Texas Tuition Promise Fund® Plan Description and Master Agreement
 - ✓ Texas College Savings Plan® Plan Description and Savings Trust Agreement
 - ✓ LoneStar 529 Plan® Plan Description and Savings Trust Agreement
 - ✓ Texas ABLE® Program Disclosure Statement and Participation

Texas Prepaid Higher Education Tuition Board

The plans and programs in this presentation were created by statute and are maintained by the Texas Prepaid Higher Education Tuition Board consisting of:

- The Texas Comptroller, who serves as chair and executive director
- Two members appointed by the Governor
- Four members appointed by the Lieutenant Governor

The Board administers the following plans and programs:

- ✓ The Texas Tuition Promise Fund®
- ✓ The Texas College Savings Plan®
- ✓ The LoneStar 529 Plan®
- ✓ The Texas Match the Promise FoundationSM
- ✓ The Texas ABLE Program®

For more information about the Board and the plans and programs managed by the Board, visit comptroller.texas.gov/programs/education

Agenda



- Texas 529 College Savings Plans
- Texas Tuition Promise Fund / 15th Birthday!
- Texas Match The Promise Scholarship Opportunities
- Texas ABLE Program
- Contact Information
- Tuition Planning Calculator Demonstration



IT'S OUR BIRTHDAY – LET'S CELEBRATE!



TEXAS TUITION
PROMISE FUND®

A Prepaid Plan as Smart as You Are

College Costs: Academic Year 2023-24*

Institution	Tuition & Fee	Books & Supplies	Room & Board	Transp.	Other Costs	Total
Texas A&M University	\$11,610	\$900	\$11,780	\$2,034	\$3,360	\$29,684
University of Texas at Austin	\$10,858	\$724	\$14,840	\$1,682	\$3,352	\$31,456
University of Houston	\$11,876	\$1,434	\$10,309	\$2,300	\$2,983	\$28,902
University of North Texas	\$11,680	\$1,120	\$10,680	\$2,800	\$2,718	\$28,998
Texas State University	\$12,220	\$740	\$12,480	\$1,370	\$2,590	\$29,400
Texas Tech University	\$11,852	\$1,200	\$11,303	\$2,731	\$2,176	\$29,262
Stephen F. Austin State University	\$10,600	\$1,202	\$10,622	\$1,800	\$2,060	\$26,284
Austin Community College - In District	\$2,550	\$1,200	\$18,240	\$1,824	\$3,584	\$27,398
Alamo Community College - In District	\$3,412	\$500	\$11,512	\$2,732	\$2,428	\$20,584

*Costs for 4-year colleges are for undergraduate resident students enrolling in 15 credit hours in both fall and spring. Costs for community colleges are for in-district students enrolling in 15 credit hours in both fall and spring.

Source: Texas Higher Education Coordinating Board (College for All Texans)

Texas Has Plans That Can Help You Save for College

Authorized by **Section 529 of the Internal Revenue Code (IRC)**, the Texas “529 Plans” are tax-advantaged plans to save for college expenses. Any **earnings are tax-free** if used for qualified education expenses.

Texas offers two types of 529 Plans

College Savings Plans



LONESTAR
529 PLANSM

No Texas residency required.

TexasCollegeSavings.com
LoneStar529.com

Prepaid Tuition Plan

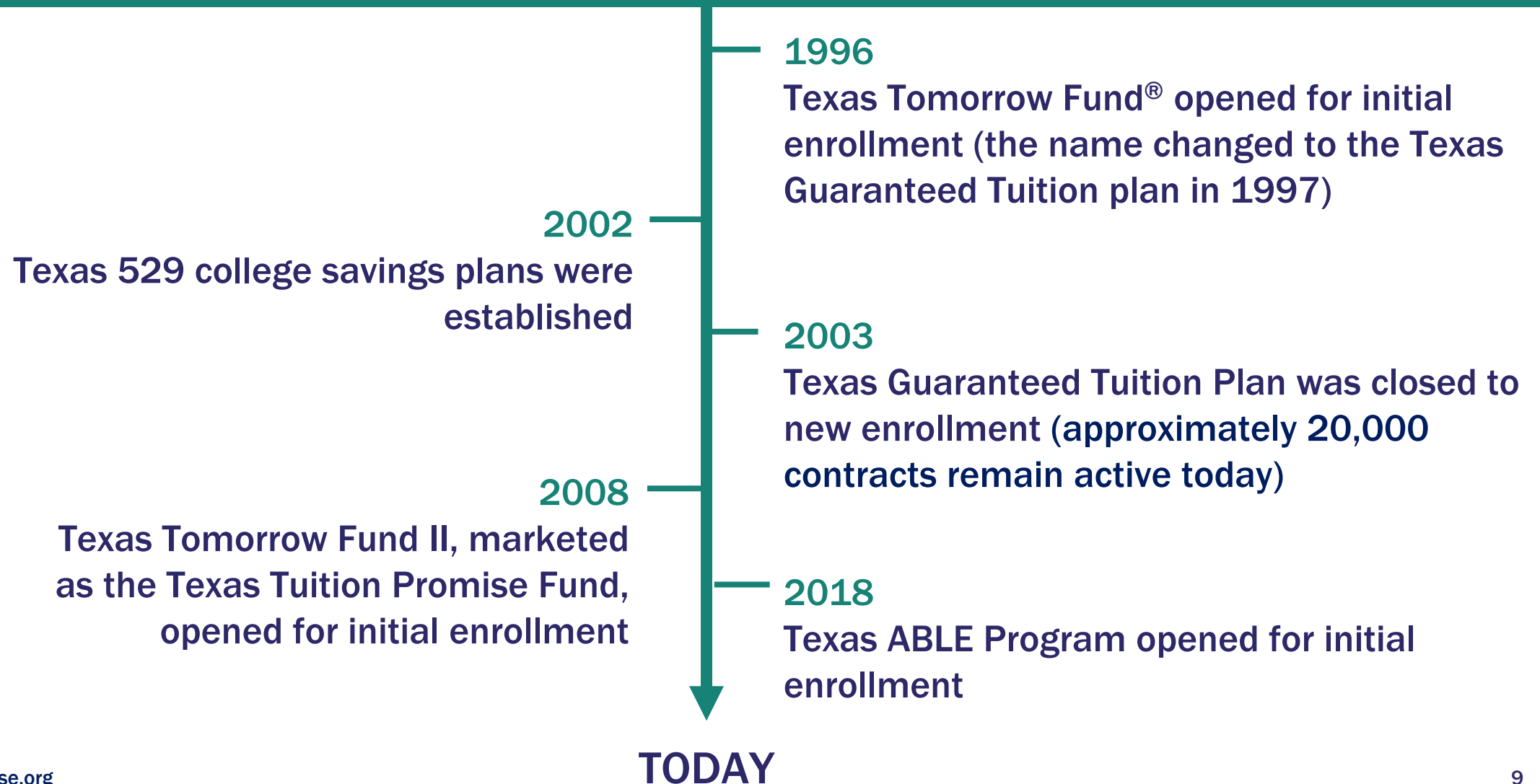


**TEXAS TUITION
PROMISE FUND[®]**
A Prepaid Plan as Smart as You Are

Texas residency required.

TuitionPromise.org

History of the Texas Plans and Programs



Texas 529 College Savings Plans



A direct-sold plan.



An advisor-sold plan.

529 Plans are Tax-Advantaged Plans

- Enrollment is open year-round to U.S. citizens or legal residents 18 years or older.
- No age or time restrictions for using assets in the account.
- Earnings are tax free if used for qualified educational expenses.

If you work with a financial advisor, ask them about the LoneStar 529 Plan.

Texas 529 College Savings Plans



A direct-sold plan.



An advisor-sold plan.

The IRC allows 529 college savings accounts to be used for the following qualified education expenses:

- ✓ Undergraduate tuition and fees
- ✓ Graduate tuition and fees
- ✓ Certain books, equipment and supplies
- ✓ Certain special-needs services
- ✓ K-12 tuition^{1,2}
- ✓ Room and board¹
- ✓ Repayment of student loan debt¹
- ✓ Registered apprenticeship programs

¹ Subject to limits.

² While federal law allows 529 plans to be used for certain elementary or secondary education tuition expenses, state tax consequences vary and may include the recapture of state tax deductions as well as penalties. You should consult with a tax or legal advisor in this regard.

Texas Tuition Promise Fund®

Flexible plan that allows families to **prepay and lock in today's prices** for tomorrow's undergraduate resident tuition and schoolwide required fees at Texas public colleges and universities, excluding medical and dental schools.



General Enrollment

Sept. 1 through Feb. 28
(**Feb. 29 in leap years**)



✓ Texas residency
required.

Newborn Enrollment

Sept. 1 through July 31

- Contributions to 529 plans are post tax.
- Earnings are tax free if used for qualified educational expenses.

TTPF Contracts

51,101 Enrollments and
\$1.1B in Assets as of 09/30/23

Plan Basics

Who can enroll?

Is the child a Texas resident?

Yes

Purchaser must be a U.S. resident
18 years of age or older when the
contract is opened
(parents, aunts, uncles,
grandparents, godparents, friends...)

No

Purchaser **must be the parent and a
Texas resident** at least 18 years of
age or older when the contract is
opened



Plan Sold in Tuition Units

Tuition Units represent a fixed amount of undergraduate resident tuition and schoolwide required fees charged at Texas public colleges and universities, excluding medical and dental schools.



- Texas public colleges and universities must accept the Tuition Units as **payment in full for tuition and schoolwide required fees** for the number of hours covered by the units.

Use Transfer Value of Tuition Units at

- ✓ Medical or dental schools
- ✓ Career schools
- ✓ Registered apprenticeship programs
- ✓ Texas private colleges and universities
- ✓ Out-of-state colleges and universities

- **Transfer Value** is limited to the lesser of the costs of the tuition and schoolwide required fees your tuition units cover at a Texas public college or university, or the amount paid for the tuition units, plus or minus the plan's net earnings or losses on that amount.

About Tuition Units

Type I

Based on the most expensive
Texas public 4-year college
or university

\$164.12/Tuition Unit*

Type II

Based on the weighted average cost
of all Texas public 4-year colleges
and universities

\$114.60/Tuition Unit*

Type III

Based on the weighted average
cost of all Texas
2-year colleges

\$30.71/Tuition Unit*

- ✓ A **Tuition Unit** is equal to **1%** of an academic year or 30-semester credit hours at the Texas public college or university that most closely matches the pricing index for the tuition unit.
- ✓ Purchase up to the dollar equivalent of **600 Type I Tuition Units**.
- ✓ Any type of Tuition Unit can be used at any eligible school – how many units needed will depend on the type of Tuition Units purchased, the school attended, and the number of credit hours enrolled.



Tuition Unit Pricing and Redemption*

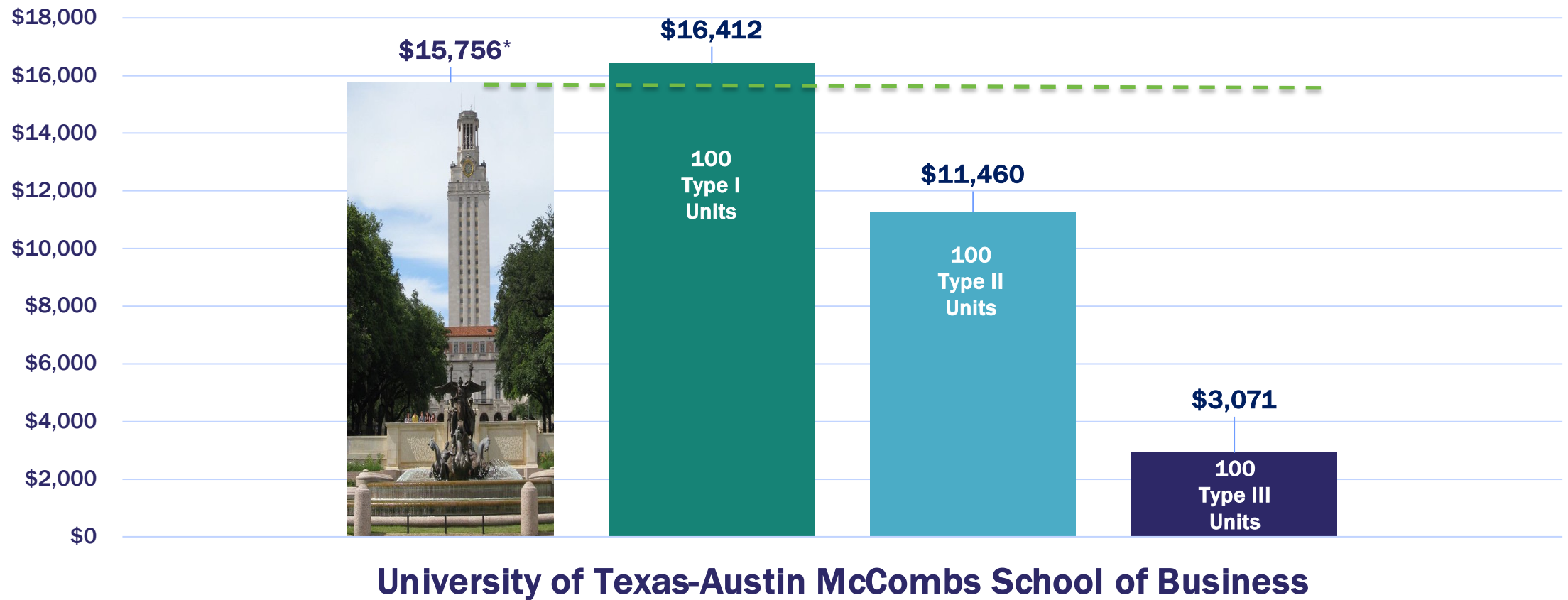
College/University	2023-2024	Type I	Type II ²	Type III ²
	Tuition & Schoolwide Req. Fees ¹	\$164.12/unit	\$114.60/unit	\$30.71/unit
University of Texas at Dallas – Guaranteed/Fixed Tuition Plan	\$16,412.00	100.00	143.21	534.42
Texas A&M University College Station – College of Business Administration – Traditional	\$14,409.70	87.80	125.74	469.22
Texas State University – Traditional	\$12,206.40	74.37	106.51	397.47
Tarleton State University School of Engineering Fort Worth Campus	\$11,469.50	69.88	100.08	373.48
Texas Tech University – College of Education	\$10,807.00	65.85	94.300	351.90
University of Texas at San Antonio – Traditional	\$10,580.64	64.47	92.33	344.53
Alamo Colleges	\$3,412.00	20.79	29.77	111.10
Texarkana College	\$3,070.00	18.71	26.79	99.97
Austin Community College	\$2,550.00	15.54	22.25	83.03

* Extracts from the 2023-2024 Academic Year Tuition Unit Pricing Schedule and Unit Value Redemption Guide available on the website.

¹ Cost of undergraduate resident tuition and schoolwide required fees for a 30-semester credit hour academic year. Fees such as lab, advisor, or fees related to year or major that are not schoolwide required fees are not covered.

² Number of required Tuition Units may vary and will depend on whether the school's costs are higher or lower than the weighted average cost in the year of redemption.

Redemption Value of 100 Tuition Units



*Based on the 2023-2024 costs for undergraduate resident students enrolling in 15 credit hours in both fall and spring.

Tuition Planning Calculator

Explore the flexibility of the Texas Tuition Promise Fund by comparing:



- ✓ Tuition Unit Types
- ✓ Number of Tuition Units
- ✓ Payment Plans

Purchaser Controls Use of Tuition Units

Contract Purchaser/Owner

Designate successor
purchaser or name
new purchaser

Change beneficiary
to an eligible family
member of existing
beneficiary

Authorize
redemption of
Tuition Units

Cancel contract for
refund or transfer to
another 529 program

✓ All forms to make changes are available online @ TuitionPromise.org.

- If student resides out of state before enrollment, then attends a Texas public college or university, any hours paid by the plan will be billed at Texas residency rates.
- Maximum contribution limit of **\$500,000** for all Texas 529 college savings and prepaid tuition plans combined for the same beneficiary.



Flexible Payment Options

- **Tuition Unit** prices update on **Sept. 1** of each year.
- **\$25** non-refundable application fee for all payment options.
- **Tuition Units** must meet a three-year holding period requirement prior to redemption.

No commissions
or sales charges.

Lump Sum

Purchase **Tuition Units** by making a Lump Sum payment.

Installment Plan

Lock in today's **Tuition Unit** price for the life of the contract

Pay-As-You-Go

Buy one **Tuition Unit** and make payments when you choose

Flexible Payment Options

Lump Sum

Payment Period

- ✓ Pay for all Tuition Units at one time in a single payment

Tuition Unit Purchase

- ✓ Minimum of 25 Type I, or
- ✓ Minimum of 50 Type II or Type III
- ✓ Maximum of 600 Type I or the dollar equivalent of Type II or Type III



Flexible Payment Options

Installment Plan (Monthly or Annual Payments)

Payment Period

- ✓ 5 years;
- ✓ 10 years; or
- ✓ Number of years until projected high school graduation date

Tuition Unit Purchase

- ✓ Minimum of 25 Type I, or
- ✓ Minimum of 50 Type II or Type III
- ✓ Maximum of 600 Type I or the dollar equivalent of Type II or Type III



- Installment plan contract payments **include a 6% annual interest** component.
- Installment contract must be **paid in full** prior to redeeming Tuition Units.

Flexible Payment Options

Pay-As-You-Go

Establishing a Contract

- ✓ Pay **\$25** application fee
- ✓ Purchase at least **1 Tuition Unit** of any type

Payment Frequency

- ✓ Make payments at whatever frequency you choose with **minimum contribution of \$15**



- Number of **Tuition Units** purchased depends on amount paid, type of units purchased and current **Tuition Unit** price on the date the payment is received by the plan.

Three-Year Holding Period

- A Beneficiary may not use Tuition Units earlier than the third anniversary of the date the Tuition Unit was purchased.
- The purchase date is determined by the first payment due date for Tuition Units purchased under any payment plan.

First payment due date is May 1st after the end of the General Enrollment Period.

- ✓ For subsequent **Pay-As-You-Go plan** Tuition Unit purchases, the purchase date is the payment receipt date for such purchase.

Impact on Financial Aid

- The impact on **federal financial aid** depends on who the purchaser is and the beneficiary's relationship to the purchaser. For information about Federal Financial Aid and 529 plans, please see:

studentaid.gov/help-center/answers/article/where-to-report-529-plan-in-fafsa

- Texas law provides that the value of the contract may not be considered an asset, income, or resource in determining eligibility for **Texas state-funded student financial aid**.
- For **school-based financial aid**, the effect of being a purchaser or beneficiary of an contract varies from institution to institution.

What if the Child Does NOT Use the Tuition Units?

- Tuition Units expire 10 years from the beneficiary's projected high school graduation date.
 - ✓ Any years spent on active duty in U.S. military service are added to the 10-year limit.
 - ✓ The 10-year period to use tuition units begins earlier if the contract assets are used for Dual Enrollment courses while the beneficiary is still in high school.

Options Prior to the Expiration Period

Change the
Beneficiary

Transfer to another
529 Plan

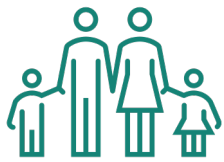
Transfer to a
Roth IRA

Cancel the Contract

Change the Beneficiary

Prior to expiration of the Contract, the **purchaser can change the beneficiary** to a different eligible family member of the existing beneficiary who meets the Texas residency requirements.

Eligible Member of the Family:

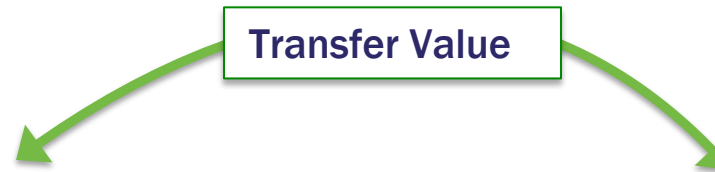


- ✓ A child
- ✓ A brother, sister, stepbrother, or stepsister
- ✓ A niece or nephew
- ✓ An aunt or uncle
- ✓ A son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law
- ✓ The spouse of any individual listed here
- ✓ Any first cousin

- Each contract can have only one purchaser and one beneficiary at any time.

Transfer to Another 529 Plan

Prior to expiration of the Contract, transfer the **Transfer Value** to another 529 Plan to pay qualified educational expenses including graduate school tuition, books and supplies and course-specific fees.



- ✓ **Transfer Value** is limited to the lesser of the costs of the tuition and required, schoolwide fees your tuition units cover at a Texas public college or university, or the amount paid for the tuition units, plus or minus the plan's net earnings or losses on that amount.

**New Option
Effective
2024**

529 Rollovers to Roth IRA*

Visit our FAQ section for more details!

- The 529 plan contract must have been maintained for the 15-year period ending on the date of the rollover.
- The rollover must be made in a direct trustee-to-trustee transfer to a Roth IRA maintained for the benefit of the same designated beneficiary of the 529 plan contract (not the purchaser – if different).
- Each year, any amount that you roll over from your 529 plan to the beneficiary's Roth IRA account will be subject to annual IRA contribution limits (\$7,000 in 2024), minus all other IRA contributions made during the year for the same designated beneficiary. In addition, such rollovers may not exceed the amount of compensation the designated beneficiary earned during that year.
- The aggregated amount of rollovers from the same designated beneficiary from all 529 accounts may not exceed \$35,000.
- Roth IRA income limitations are waived for 529-to-Roth IRA Rollovers.

* This information on 529-to-Roth IRA Rollovers is based on a good faith interpretation of the newly enacted federal legislation. Purchasers should consult with their tax advisor regarding the application of the 529 plan to Roth IRA Rollover requirements to their personal situation.

Other Ways to Use Your 529 College Savings Plan

Registered
apprenticeship programs

Up to **\$10,000/year** for
public, private and
Religious K-12 tuition¹

Up to **\$10,000** paid as principal or
interest on qualified student loans of
the beneficiary and/or their sibling



- ✓ Apprenticeship programs must be registered and certified with the Secretary of Labor under section 1 of the National Apprenticeship Act.
- ✓ The \$10,000/year limitation for K-12 tuition applies on a per-student basis, rather than a per-contract basis.
- ✓ A beneficiary or a sibling of a beneficiary in the case of qualified education loan repayments applies on a per-student basis with a lifetime limit of up to \$10,000.

¹ While federal law allows 529 plans to be used for certain elementary or secondary education tuition expenses, state tax consequences vary and may include the recapture of state tax deductions as well as penalties. You should consult with a tax or legal advisor in this regard.

Cancel the Contract for a Refund

Cancel at any time to receive either the:

- ✓ **Refund Value (units have met the 3-year holding period):** Equal to the price paid for unused Tuition Units, plus or minus adjusted net earnings or losses on that amount. Earnings rate set annually by the Board at a rate up to 2% less than the actual net earnings of the plan portfolio, capped at 5%, but not less than **Reduced Refund Value**.
- ✓ **Reduced Refund Value (units have not matured):** Lesser of the price paid for unused Tuition Units or the price paid for unused Tuition Units, plus or minus net earnings or losses on that amount. This means **Reduced Refund Value** will not include any positive earnings but can be less than the purchase price if there have been periods of negative returns in the market.

See the **Plan Description and Master Agreement** for information on other types of refunds.

Other Types of Refunds

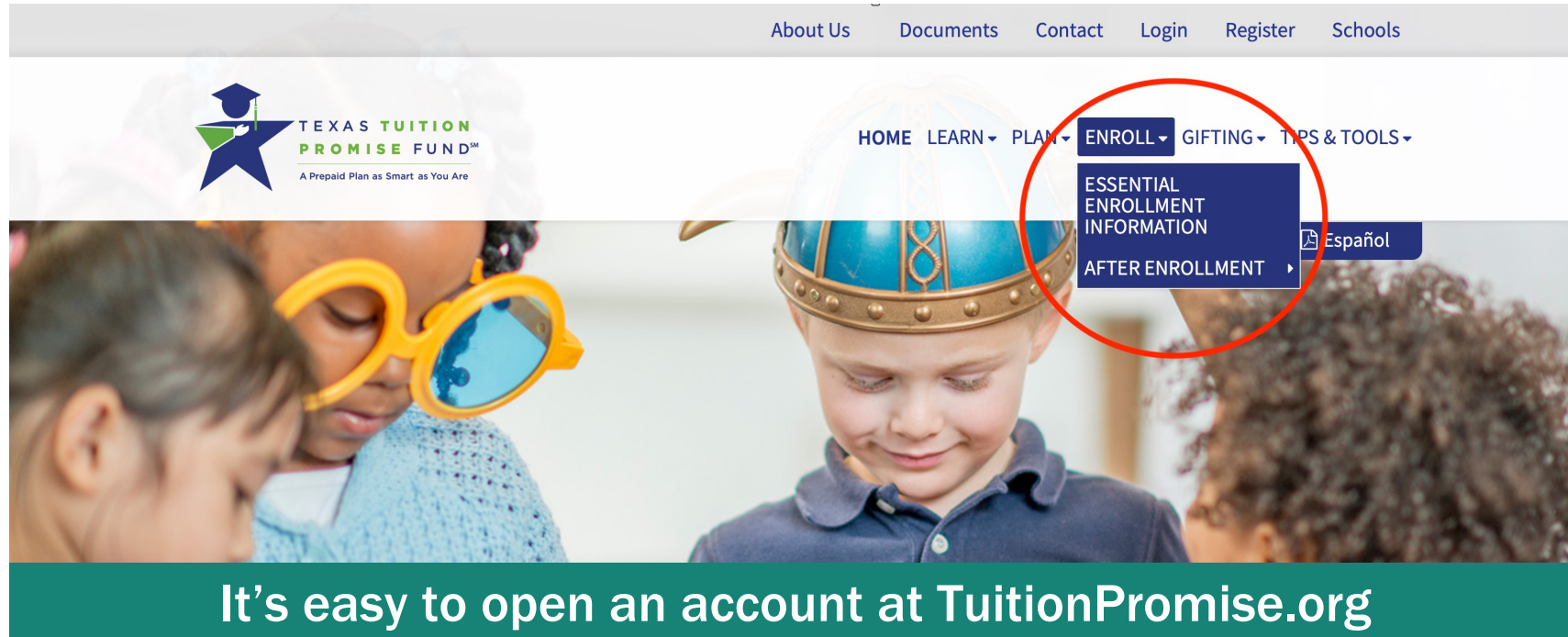
Refund Value is paid if the Beneficiary redeems fewer Tuition Units to pay the cost of tuition and schoolwide required fees than the number of Tuition Units purchased under a Contract due to:



- ✓ receipt of a full or partial scholarship by the Beneficiary, or
- ✓ automatic termination of expired Tuition Units 10 years after the Beneficiary's projected high school graduation date,* or
- ✓ the death or disability of the Beneficiary

*The **Refund Value** will be limited to include only adjusted net earnings that have accrued up until the date the Contract was automatically terminated.

How to Enroll in the Plan

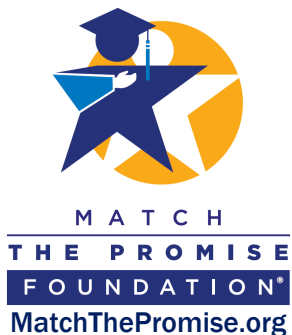


- ✓ Enroll online, or
- ✓ Download or request an enrollment kit online under Documents on the home page, or
- ✓ Call **800-445-GRAD (4723)**, and select option 5, for assistance

Texas Match the Promise FoundationSM

501(c)(3) nonprofit public charity funded by donations from generous Texans that awards matching scholarships to eligible beneficiaries of the Texas Tuition Promise Fund.

MatchthePromise.org



Texas Match the Promise FoundationSM

Eligibility Requirements*

- Beneficiary of TTPF contract
- Texas student in grades 3 through 9
- Family income of \$100,000 or less
- Texas resident and dependent of Texas resident

Program Requirements*

Student must submit a 200-300 word essay about a career that interests him or her with the application

Purchaser must make a minimum contribution of \$50 to the student's TTPF contract during the current sales period (Sept. 1 through Aug. 31)



*Eligibility and Program Requirements are subject to change each year.

Texas Match the Promise FoundationSM

Matching Scholarship*

Up to \$500 of Tuition Units purchased by the contract owner during the current sales period matched with the same type of Tuition Units.

- Recipients with a family income of \$75,000 or less receive a four-to-one match worth up to \$2,000 in Tuition Units.
- All other recipients receive a two-to-one match worth up to \$1,000 in Tuition Units.
- Use an existing TTPF contract or establish a new TTPF contract between Sept. 1 and Dec. 31.

Apply Sept. 1
through Dec. 31



*Matching and Promise Scholarship amounts are subject to change each year.

Texas Match the Promise FoundationSM

Program Scholarship*

A one-time grant of Tuition Units worth \$3,000 at today's prices awarded to the top 12 applicants with the highest scores.

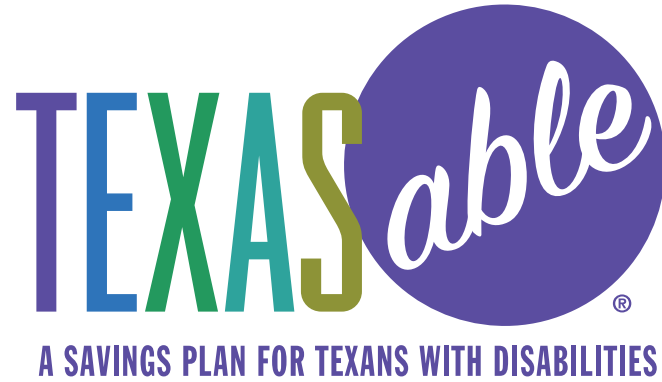
- This scholarship does not have a matching component, although the minimum contribution limit requirement of \$50 still applies.



Apply Sept. 1
through Dec. 31

*Matching and Promise Scholarship amounts are subject to change each year.

Texas ABLE Program



The Texas ABLE Program is a tax-advantaged plan for eligible individuals with disabilities to save for qualified disability expenses.

TexasABLE.org

Contact Information



Download the presentation slides: TuitionPromise.org/events

Email

TuitionPromise@cpa.texas.gov

Customer Service Phone

800-445-GRAD (4723), Option 5



TuitionPromise.org



MatchThePromise.org



TexasCollegeSavings.com

Texas Tuition Promise Fund®

The Texas Tuition Promise Fund® (“Plan”) is administered by the [Texas Prepaid Higher Education Tuition Board](#) (“Board”). Orion Advisor Solutions, Inc. is the plan manager. The Plan and the Board do not provide legal, financial, or tax advice and you should consult a legal, financial, or tax advisor before participating.

Non-residents of Texas should consider whether their home state, or the beneficiary’s home state, offers its residents any tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for participants in that state’s plan.

Participation in the Plan does not guarantee admission to or graduation from any college or university. Only the purchaser may direct redemptions, withdrawals, changes in beneficiary, or other contract changes.

You may lose money by participating in the Plan. No part of a contract is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. The contracts have not been registered with or approved by the SEC or any state. Purchasers should carefully consider the risks, fees, charges, and expenses associated with contracts, including Plan termination and reduced Transfer or Refund Value. Transfer Value applies to redemptions at Texas private colleges and universities, out-of-state colleges and universities, medical and dental schools, career schools, and registered apprenticeship programs and is the lesser of: (1) the costs the units would cover at a Texas public college or university; or (2) the original purchase price of the units plus or minus the Plan’s net investment earnings or losses on that amount. The [Plan Description and Master Agreement](#) contain this and other information about the Plan and may be obtained by visiting [TuitionPromise.org](#) or calling 800-445-GRAD (4723), option 5. Purchasers should read the Plan Description and Master Agreement, and all other Plan documents carefully before purchasing a contract.

Comments or complaints may be submitted by mail to: Prepaid Higher Education Tuition Program, Office of the Comptroller of Public Accounts, P.O. Box 13407, Austin, Texas 78711-3407; or, by phone at: 512-936-2064.

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Texas College Savings Plan® and LoneStar 529 Plan®

The Texas College Savings Plan® and the LoneStar 529 Plan® (collectively, the “Plans”) are administered by the [Texas Prepaid Higher Education Tuition Board](#) (“Board”). Orion Advisor Solutions, Inc. (“Orion”) is the manager of the Plans, which are distributed by Northern Lights Distributors, LLC and maintained by Gemini Fund Services, LLC, neither of which are affiliated with Orion. The Plans and the Board do not provide legal, financial, or tax advice and you should consult a legal, financial, or tax advisor before participating.

Non-residents of Texas should consider whether their home state, or the beneficiary’s home state, offers its residents any tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for participants in that state’s plan.

Estimated total asset-based fees are available on the Allocation Worksheets for the [Texas College Savings Plan](#) and the [LoneStar 529 Plan](#) and are published in the Plan Descriptions and Savings Trust Agreements, which are reviewed annually. Fees are subject to change.

An account could lose money including the principal invested. No part of an account is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. Interests in the Plans have not been registered with or approved by the SEC or any state. Investors should carefully consider the investment objectives, risks, fees, charges, and expenses associated with municipal fund securities. The Board may suspend, modify, or terminate the Plans or change investment approaches, offerings, and/or underlying investment funds at any time and without the consent of account owners or beneficiaries. The Plan Descriptions and Savings Trust Agreements contain this and other important information about the Plan and may be obtained by visiting [TexasCollegeSavings.com](#) or calling 800-445-GRAD (4723), option 3, for the Texas College Savings Plan, or by visiting [LoneStar529.com](#) or calling 800-445-GRAD (4723), option 4, for the LoneStar 529 Plan. Investors should read the Plan Descriptions and Savings Trust Agreements, and all other Plan documents carefully before investing.

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Texas ABLE® Program

The Texas ABLE® Program (“Program”) is administered by the Texas Prepaid Higher Education Tuition Board (“Board”). Orion Advisor Solutions, Inc. is the manager of the Program. The Program and the Board do not provide legal, financial, benefit, or tax advice and you should consult a legal, financial, benefit, or tax advisor before participating.

An account could lose money including the principal invested. Other than the Bank Savings Account option, accounts are not insured or guaranteed by the FDIC. No part of an account is a deposit or obligation of, or is guaranteed or insured by, the Board, the state of Texas, or any agency or agent thereof. Interests in the Program have not been registered with or approved by the SEC or any state. Investors should carefully consider the tax consequences, impact on benefit eligibility, Medicaid recapture, investment objectives, risks, fees, charges, and expenses associated with the Program. The Board may suspend, modify, or terminate the Program or change investment approaches, offerings, and/or underlying investment funds at any time and without the consent of account owners, authorized legal representatives, or beneficiaries. The [Program Disclosure Statement and Participation Agreement](#) contain this and other important information about the Program and may be obtained by visiting TexasABLE.org or calling 844-4TX-ABLE (844-489-2253). Investors should read the Program Disclosure Statement and Participation Agreement, and all other Program documents carefully before investing.

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Contact Information



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