

CollegeCounts 529 Fund Advisor Plan Program Disclosure Statement

Supplement dated October 12, 2022, to the
Program Disclosure Statement dated August 10, 2022

The CollegeCounts 529 Fund Advisor Plan (the “Plan”) Program Disclosure Statement dated August 10, 2022, is hereby amended as set forth below. Except as amended herein, the Program Disclosure Statement remains in full force and effect. Unless otherwise defined herein, capitalized terms used in this Supplement (the “Supplement”) shall have the respective meanings assigned to them in the Program Disclosure Statement. In the event of a conflict between the terms of the Program Disclosure Statement and the terms of this Supplement, the terms of this Supplement shall control.

1. Mutual Fund Expense Ratio Fee Reductions

The following underlying investments within the CollegeCounts 529 Fund Advisor Plan Portfolios have had recent expense ratio reductions:

Fund Name	Prior Expense Ratio	New Expense Ratio
PIMCO Short-Term Fund	0.47%	0.45%
Northern Funds Bond Index Fund	0.15%	0.07%
American Century Short Duration Inflation Protection Bond Fund	0.37%	0.36%
Northern Funds Stock Index Fund	0.10%	0.05%
Northern Funds Mid Cap Index Fund	0.15%	0.10%
Northern Funds Small Cap Index Fund	0.15%	0.10%
Northern Funds International Equity Index Fund	0.24%	0.10%

2. New Underlying Fund Costs

The fee reductions resulted in changes to the total annual asset-based fees for a number of the Age-Based, Target and Individual Fund Portfolios offered in the Plan. The Underlying Fund Costs information on page 5 is hereby deleted in its entirety and replaced with the following:

Underlying Fund Costs	Range	Average
Age-Based Portfolios	0.27% - 0.41%	0.38%
Target Portfolios	0.27% - 0.41%	0.40%
Individual Fund Portfolios	0.00% - 0.87%	0.40%

3. New Individual Fund Portfolio Descriptions

The descriptions for the following Individual Fund Portfolios on pages 22-24 are hereby deleted in their entirety and replaced with the following:

Northern Funds Bond Index 529 Portfolio – invests solely in the Northern Funds Bond Index Fund.

Investment Objective – The fund seeks to provide investment results approximating the overall performance of the securities included in the Bloomberg Barclays U.S. Aggregate Bond Index.

Principal Risks – Market Risk, Tracking Risk, Index Risk, Sampling Risk, Interest Rate Risk, U.S. Government Securities Risk, Credit (or Default) Risk, Asset-Backed and Mortgage-Backed Securities Risk, Debt Extension Risk, Liquidity Risk, Prepayment (or Call) Risk, Sector Risk, Industrials Sector Risk, Valuation Risk, Non-Diversification Risk

Northern Funds Mid Cap Index 529 Portfolio – invests solely in the Northern Funds Mid Cap Index Fund.

Investment Objective – The fund seeks to provide investment results approximating the overall performance of the common stocks included in the Standard & Poor’s MidCap 400 Composite Stock Price Index.

Principal Risks – Market Risk, Mid Cap Stock Risk, Tracking Risk, Sector Risk, Industrials Sector Risk, Index Risk, Derivatives Risk, Futures Contracts Risk, Non-Diversification Risk.

Northern Funds International Equity Index 529 Portfolio – invests solely in the Northern Funds International Equity Index Fund.

Investment Objective – The fund seeks to provide investment results approximating the aggregate price and dividend performance of the securities included in the MSCI EAFE Index.

Principal Risks – Market Risk, Foreign Securities Risk, Depositary Receipts Risk, Geographic Risk, Japan Investment Risk, European Investment Risk, United Kingdom Investment Risk, Tracking Risk, Sector Risk, Financial Sector Risk, Industrials Sector Risk, Mid Cap Stock Risk, Index Risk, Derivatives Risk, Futures Contracts Risk, Valuation Risk, Non-Diversification Risk.

4. **New Underlying Investment Risks**

The following are added to “Exhibit C – Investment Portfolios and Mutual Fund Information” as Principal Risks to each respective underlying investment below:

Northern Funds Bond Index (description beginning on page 65)

SECTOR RISK is the risk that companies in similar businesses may be similarly affected by particular economic or market events, which may, in certain circumstances, cause the value of securities of all companies in a particular sector of the market to decrease.

- **INDUSTRIALS SECTOR RISK** is the risk that industrials companies may be significantly affected by, among other things, worldwide economic growth, supply and demand for specific products and services, rapid technological developments, international political and economic developments, environmental issues, and tax and governmental regulatory policies.

Northern Funds International Equity Index (description beginning on page 94)

New bullet point under “**GEOGRAPHIC RISK**”

- **UNITED KINGDOM INVESTMENT RISK** is the risk that investments in issuers located in the United Kingdom (“UK”) may subject the fund to regulatory, political, currency, security and economic risk specific to the UK. The UK has one of the largest economies in Europe and is heavily dependent on trade with the EU. As a result, the UK economy may be impacted by changes to the economic health of EU member countries. In 2016, the UK voted to leave the EU, and on January 31, 2020, the UK officially withdrew from the EU. The precise impact on the UK’s economy as a result of its departure from the EU depends to a large degree on its ability to conclude favorable trade deals with the EU and other countries. While new trade deals may boost economic growth, such growth may not be able to offset the increased costs of trade with the EU resulting from the UK’s loss of its membership in the EU single market.

New bullet point under “**SECTOR RISK**”

- **FINANCIAL SECTOR RISK** is the risk that the financial sector can be significantly affected by changes in interest rates, government regulation, the rate of corporate and consumer debt defaulted, price competition, and the availability and cost of capital, among other factors.

5. **New Fee and Expense Tables**

Pages 33 - 38 of the Program Disclosure Statement are hereby deleted in their entirety and replaced with the following tables.

The following notes relate to the information contained in the tables on the following pages outlining the expenses, fees, and sales charges applicable to each Fee Structure:

¹For registered mutual funds, in the absence of a change that would materially affect the information, based on the most recent fiscal year reported upon in the applicable fund’s most recent prospectus dated on or prior to September 20, 2022, and for Portfolios invested in multiple registered mutual funds, based on a weighted average of each fund’s total annual operating expenses, in accordance with the Portfolio’s asset allocation as of the date of this Program Disclosure Statement Supplement.

²No Annual Account Servicing Fee is charged on the Bank Savings 529 Portfolio or the State Street Institutional U.S. Government Money Market 529 Portfolio.

³If you previously paid a front-end sales charge, Contributions that constitute a Qualified Rollover Distribution from another 529 qualified tuition program or a Coverdell Education Savings Account may be made to Accounts under Fee Structure A without the imposition of an initial sales charge. This initial sales charge waiver is only available through certain broker-dealers. Check with your financial advisor to see if you are eligible before initiating a rollover. Initial Sales Charge waivers are also available for purchases for customers of selling institutions that have entered into a selling agent agreement to sell interests in the Plan and have requested and received a waiver of the initial sales charge, for employees or associated persons of selling institutions and their immediate family members, CollegeCounts 529 Rewards Visa Card Rewards Contributions, CollegeCounts GiftED Contributions made by a non-Account Owner, shares acquired through reinvestment of dividends, and Contributions that constitute a refund of any Qualified Higher Education Expenses from an Eligible Educational Institution, that are recontributed.

⁴An annual account fee of \$12 will be deducted from your Account in November of each year. The annual account fee is waived if either the Account Owner or the Designated Beneficiary is an Alabama resident. If you close your Account during the year, you will be charged a pro-rated Account fee.

Fee Structure A Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum Initial Sales Charge ³	Account Fee ⁴ (Waived for Alabama Residents)
Target Portfolios							
Fund 100	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Fund 80	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Fund 60	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Fund 40	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Fund 20	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
Fixed Income Fund	0.27%	0.21%	0.07%	0.25%	0.80%	3.50%	\$12
Age Based Portfolios							
Aggressive Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 3-5	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 9-10	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 13-14	0.42%	0.21%	0.07%	0.25%	0.95%	3.50%	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 17-18	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 19+	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
Moderate Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 9-10	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 11-12	0.42%	0.21%	0.07%	0.25%	0.95%	3.50%	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 17-18	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
Ages 19+	0.34%	0.21%	0.07%	0.25%	0.87%	3.50%	\$12
Conservative Age-Based							
Ages 0-2	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.25%	0.93%	3.50%	\$12
Ages 6-8	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 9-10	0.42%	0.21%	0.07%	0.25%	0.95%	3.50%	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.25%	0.94%	3.50%	\$12
Ages 15-16	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
Ages 17-18	0.34%	0.21%	0.07%	0.25%	0.87%	3.50%	\$12
Ages 19+	0.27%	0.21%	0.07%	0.25%	0.80%	3.50%	\$12

Fee Structure A Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum Initial Sales Charge ³	Account Fee ⁴ (Waived for Alabama Residents)
Individual Fund Portfolios							
Bank Savings 529 Portfolio	0.00%	0.21%	0.00%	0.00%	0.21%	none	\$12
State Street Institutional U.S. Government Money Market 529 Portfolio	0.12%	0.21%	0.00%	0.00%	0.33%	none	\$12
PIMCO Short-Term 529 Portfolio	0.45%	0.21%	0.07%	0.25%	0.98%	none	\$12
Northern Funds Bond Index 529 Portfolio	0.07%	0.21%	0.07%	0.25%	0.60%	3.50%	\$12
Fidelity Advisor Investment Grade Bond 529 Portfolio	0.36%	0.21%	0.07%	0.25%	0.89%	3.50%	\$12
PGIM Total Return Bond 529 Portfolio	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
American Century Short Duration Inflation Protection Bond 529 Portfolio	0.36%	0.21%	0.07%	0.25%	0.89%	3.50%	\$12
BlackRock High Yield Bond 529 Portfolio	0.58%	0.21%	0.07%	0.25%	1.11%	3.50%	\$12
AB Global Bond 529 Portfolio	0.50%	0.21%	0.07%	0.25%	1.03%	3.50%	\$12
T. Rowe Price Balanced 529 Portfolio	0.45%	0.21%	0.07%	0.25%	0.98%	3.50%	\$12
DFA Real Estate 529 Portfolio	0.18%	0.21%	0.07%	0.25%	0.71%	3.50%	\$12
Principal Global Real Estate 529 Portfolio	0.87%	0.21%	0.07%	0.25%	1.40%	3.50%	\$12
DFA U.S. Large Cap Value 529 Portfolio	0.22%	0.21%	0.07%	0.25%	0.75%	3.50%	\$12
Northern Funds Stock Index 529 Portfolio	0.05%	0.21%	0.07%	0.25%	0.58%	3.50%	\$12
T. Rowe Price Large-Cap Growth 529 Portfolio	0.55%	0.21%	0.07%	0.25%	1.08%	3.50%	\$12
Northern Mid-Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.25%	0.63%	3.50%	\$12
T. Rowe Price Small Cap Value 529 Portfolio	0.68%	0.21%	0.07%	0.25%	1.21%	3.50%	\$12
Northern Funds Small Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.25%	0.63%	3.50%	\$12
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	0.64%	0.21%	0.07%	0.25%	1.17%	3.50%	\$12
Northern Funds International Equity Index 529 Portfolio	0.10%	0.21%	0.07%	0.25%	0.63%	3.50%	\$12
Neuberger Berman International Select 529 Portfolio	0.81%	0.21%	0.07%	0.25%	1.34%	3.50%	\$12
DFA International Small Company 529 Portfolio	0.39%	0.21%	0.07%	0.25%	0.92%	3.50%	\$12
Vanguard Emerging Markets Select 529 Portfolio	0.84%	0.21%	0.07%	0.25%	1.37%	3.50%	\$12
Credit Suisse Commodity Return Strategy 529 Portfolio	0.80%	0.21%	0.07%	0.25%	1.33%	3.50%	\$12

Fee Structure C Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Account Fee ⁴ (Waived for Alabama Residents)
Target Portfolios							
Fund 100	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Fund 80	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Fund 60	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Fund 40	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Fund 20	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
Fixed Income Fund	0.27%	0.21%	0.07%	0.50%	1.05%	none	\$12
Age Based Portfolios							
Aggressive Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 3-5	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 9-10	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 13-14	0.42%	0.21%	0.07%	0.50%	1.20%	none	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 17-18	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 19+	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
Moderate Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 9-10	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 11-12	0.42%	0.21%	0.07%	0.50%	1.20%	none	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 17-18	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
Ages 19+	0.34%	0.21%	0.07%	0.50%	1.12%	none	\$12
Conservative Age-Based							
Ages 0-2	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.50%	1.18%	none	\$12
Ages 6-8	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 9-10	0.42%	0.21%	0.07%	0.50%	1.20%	none	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.50%	1.19%	none	\$12
Ages 15-16	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
Ages 17-18	0.34%	0.21%	0.07%	0.50%	1.12%	none	\$12
Ages 19+	0.27%	0.21%	0.07%	0.50%	1.05%	none	\$12

Fee Structure C Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Account Fee ⁴ (Waived for Alabama Residents)
Individual Fund Portfolios							
Bank Savings 529 Portfolio	0.00%	0.21%	0.00%	0.00%	0.21%	none	\$12
State Street Institutional U.S. Government Money Market 529 Portfolio	0.12%	0.21%	0.00%	0.00%	0.33%	none	\$12
PIMCO Short-Term 529 Portfolio	0.45%	0.21%	0.07%	0.50%	1.23%	none	\$12
Northern Funds Bond Index 529 Portfolio	0.07%	0.21%	0.07%	0.50%	0.85%	none	\$12
Fidelity Advisor Investment Grade Bond 529 Portfolio	0.36%	0.21%	0.07%	0.50%	1.14%	none	\$12
PGIM Total Return Bond 529 Portfolio	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
American Century Short Duration Inflation Protection Bond 529 Portfolio	0.36%	0.21%	0.07%	0.50%	1.14%	none	\$12
BlackRock High Yield Bond 529 Portfolio	0.58%	0.21%	0.07%	0.50%	1.36%	none	\$12
AB Global Bond 529 Portfolio	0.50%	0.21%	0.07%	0.50%	1.28%	none	\$12
T. Rowe Price Balanced 529 Portfolio	0.45%	0.21%	0.07%	0.50%	1.23%	none	\$12
DFA Real Estate 529 Portfolio	0.18%	0.21%	0.07%	0.50%	0.96%	none	\$12
Principal Global Real Estate 529 Portfolio	0.87%	0.21%	0.07%	0.50%	1.65%	none	\$12
DFA U.S. Large Cap Value 529 Portfolio	0.22%	0.21%	0.07%	0.50%	1.00%	none	\$12
Northern Funds Stock Index 529 Portfolio	0.05%	0.21%	0.07%	0.50%	0.83%	none	\$12
T. Rowe Price Large-Cap Growth 529 Portfolio	0.55%	0.21%	0.07%	0.50%	1.33%	none	\$12
Northern Mid-Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.50%	0.88%	none	\$12
T. Rowe Price Small Cap Value 529 Portfolio	0.68%	0.21%	0.07%	0.50%	1.46%	none	\$12
Northern Funds Small Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.50%	0.88%	none	\$12
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	0.64%	0.21%	0.07%	0.50%	1.42%	none	\$12
Northern Funds International Equity Index 529 Portfolio	0.10%	0.21%	0.07%	0.50%	0.88%	none	\$12
Neuberger Berman International Select 529 Portfolio	0.81%	0.21%	0.07%	0.50%	1.59%	none	\$12
DFA International Small Company 529 Portfolio	0.39%	0.21%	0.07%	0.50%	1.17%	none	\$12
Vanguard Emerging Markets Select 529 Portfolio	0.84%	0.21%	0.07%	0.50%	1.62%	none	\$12
Credit Suisse Commodity Return Strategy 529 Portfolio	0.80%	0.21%	0.07%	0.50%	1.58%	none	\$12

Fee Structure F Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Account Fee ⁴ (Waived for Alabama Residents)
Target Portfolios							
Fund 100	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Fund 80	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Fund 60	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Fund 40	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Fund 20	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
Fixed Income Fund	0.27%	0.21%	0.07%	0.00%	0.55%	none	\$12
Age Based Portfolios							
Aggressive Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 3-5	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 9-10	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 13-14	0.42%	0.21%	0.07%	0.00%	0.70%	none	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 17-18	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 19+	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
Moderate Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 6-8	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 9-10	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 11-12	0.42%	0.21%	0.07%	0.00%	0.70%	none	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 15-16	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 17-18	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
Ages 19+	0.34%	0.21%	0.07%	0.00%	0.62%	none	\$12
Conservative Age-Based							
Ages 0-2	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 3-5	0.40%	0.21%	0.07%	0.00%	0.68%	none	\$12
Ages 6-8	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 9-10	0.42%	0.21%	0.07%	0.00%	0.70%	none	\$12
Ages 11-12	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 13-14	0.41%	0.21%	0.07%	0.00%	0.69%	none	\$12
Ages 15-16	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
Ages 17-18	0.34%	0.21%	0.07%	0.00%	0.62%	none	\$12
Ages 19+	0.27%	0.21%	0.07%	0.00%	0.55%	none	\$12

Fee Structure F Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee	Total Annual Asset-Based Fees	Maximum Initial Sales Charge	Account Fee ⁴ (Waived for Alabama Residents)
Individual Fund Portfolios							
Bank Savings 529 Portfolio	0.00%	0.21%	0.00%	0.00%	0.21%	none	\$12
State Street Institutional U.S. Government Money Market 529 Portfolio	0.12%	0.21%	0.00%	0.00%	0.33%	none	\$12
PIMCO Short-Term 529 Portfolio	0.45%	0.21%	0.07%	0.00%	0.73%	none	\$12
Northern Funds Bond Index 529 Portfolio	0.07%	0.21%	0.07%	0.00%	0.35%	none	\$12
Fidelity Advisor Investment Grade Bond 529 Portfolio	0.36%	0.21%	0.07%	0.00%	0.64%	none	\$12
PGIM Total Return Bond 529 Portfolio	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
American Century Short Duration Inflation Protection Bond 529 Portfolio	0.36%	0.21%	0.07%	0.00%	0.64%	none	\$12
BlackRock High Yield Bond 529 Portfolio	0.58%	0.21%	0.07%	0.00%	0.86%	none	\$12
AB Global Bond 529 Portfolio	0.50%	0.21%	0.07%	0.00%	0.78%	none	\$12
T. Rowe Price Balanced 529 Portfolio	0.45%	0.21%	0.07%	0.00%	0.73%	none	\$12
DFA Real Estate 529 Portfolio	0.18%	0.21%	0.07%	0.00%	0.46%	none	\$12
Principal Global Real Estate 529 Portfolio	0.87%	0.21%	0.07%	0.00%	1.15%	none	\$12
DFA U.S. Large Cap Value 529 Portfolio	0.22%	0.21%	0.07%	0.00%	0.50%	none	\$12
Northern Funds Stock Index 529 Portfolio	0.05%	0.21%	0.07%	0.00%	0.33%	none	\$12
T. Rowe Price Large-Cap Growth 529 Portfolio	0.55%	0.21%	0.07%	0.00%	0.83%	none	\$12
Northern Mid-Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.00%	0.38%	none	\$12
T. Rowe Price Small Cap Value 529 Portfolio	0.68%	0.21%	0.07%	0.00%	0.96%	none	\$12
Northern Funds Small Cap Index 529 Portfolio	0.10%	0.21%	0.07%	0.00%	0.38%	none	\$12
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	0.64%	0.21%	0.07%	0.00%	0.92%	none	\$12
Northern Funds International Equity Index 529 Portfolio	0.10%	0.21%	0.07%	0.00%	0.38%	none	\$12
Neuberger Berman International Select 529 Portfolio	0.81%	0.21%	0.07%	0.00%	1.09%	none	\$12
DFA International Small Company 529 Portfolio	0.39%	0.21%	0.07%	0.00%	0.67%	none	\$12
Vanguard Emerging Markets Select 529 Portfolio	0.84%	0.21%	0.07%	0.00%	1.12%	none	\$12
Credit Suisse Commodity Return Strategy 529 Portfolio	0.80%	0.21%	0.07%	0.00%	1.08%	none	\$12

6. New Hypothetical Expense Example

Pages 40 – 41 of the Program Disclosure Statement are hereby deleted in their entirety and replaced with the following tables.

Approximate Cost of a \$10,000 Investment												
HYPOTHETICAL EXPENSE EXAMPLE	One Year			Three Year			Five Year			Ten Year		
	A	C	F	A	C	F	A	C	F	A	C	F
Target Portfolios												
Fund 100	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Fund 80	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Fund 60	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Fund 40	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Fund 20	\$440	\$119	\$68	\$631	\$370	\$212	\$838	\$642	\$369	\$1,434	\$1,415	\$825
Fixed Income Fund	\$428	\$107	\$55	\$594	\$333	\$174	\$775	\$577	\$302	\$1,296	\$1,276	\$678
Age Based Portfolios												
Aggressive Age-Based												
Ages 0-2	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 3-5	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 6-8	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 9-10	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 11-12	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 13-14	\$444	\$123	\$72	\$643	\$383	\$225	\$859	\$663	\$391	\$1,480	\$1,461	\$873
Ages 15-16	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 17-18	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 19+	\$440	\$119	\$68	\$631	\$370	\$212	\$838	\$642	\$369	\$1,434	\$1,415	\$825
Moderate Age-Based												
Ages 0-2	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 3-5	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 6-8	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 9-10	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 11-12	\$444	\$123	\$72	\$643	\$383	\$225	\$859	\$663	\$391	\$1,480	\$1,461	\$873
Ages 13-14	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 15-16	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 17-18	\$440	\$119	\$68	\$631	\$370	\$212	\$838	\$642	\$369	\$1,434	\$1,415	\$825
Ages 19+	\$436	\$115	\$64	\$619	\$358	\$199	\$817	\$620	\$347	\$1,388	\$1,369	\$776
Conservative Age-Based												
Ages 0-2	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 3-5	\$442	\$121	\$70	\$637	\$377	\$218	\$849	\$652	\$380	\$1,457	\$1,438	\$849
Ages 6-8	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 9-10	\$444	\$123	\$72	\$643	\$383	\$225	\$859	\$663	\$391	\$1,480	\$1,461	\$873
Ages 11-12	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 13-14	\$443	\$122	\$71	\$640	\$380	\$221	\$854	\$658	\$385	\$1,468	\$1,450	\$861
Ages 15-16	\$440	\$119	\$68	\$631	\$370	\$212	\$838	\$642	\$369	\$1,434	\$1,415	\$825
Ages 17-18	\$436	\$115	\$64	\$619	\$358	\$199	\$817	\$620	\$347	\$1,388	\$1,369	\$776
Ages 19+	\$428	\$107	\$55	\$594	\$333	\$174	\$775	\$577	\$302	\$1,296	\$1,276	\$678

Approximate Cost of a \$10,000 Investment (continued)

HYPOTHETICAL EXPENSE EXAMPLE	One Year			Three Year			Five Year			Ten Year		
	A	C	F	A	C	F	A	C	F	A	C	F
Individual Fund Portfolios												
Bank Savings 529 Portfolio	\$22	\$22	\$22	\$68	\$68	\$68	\$118	\$118	\$118	\$268	\$268	\$268
State Street Institutional U.S. Government Money Market 529 Portfolio	\$34	\$34	\$34	\$106	\$106	\$106	\$186	\$186	\$186	\$419	\$419	\$419
PIMCO Short-Term 529 Portfolio	\$100	\$126	\$75	\$314	\$393	\$234	\$544	\$679	\$407	\$1,206	\$1,495	\$909
Northern Funds Bond Index 529 Portfolio	\$417	\$95	\$44	\$561	\$298	\$138	\$717	\$517	\$241	\$1,169	\$1,147	\$543
Fidelity Advisor Investment Grade Bond 529 Portfolio	\$438	\$117	\$66	\$625	\$364	\$205	\$828	\$631	\$358	\$1,411	\$1,392	\$800
PGIM Total Return Bond 529 Portfolio	\$441	\$120	\$69	\$634	\$374	\$215	\$843	\$647	\$374	\$1,445	\$1,427	\$837
American Century Short Duration Inflation Protection Bond 529	\$438	\$117	\$66	\$625	\$364	\$205	\$828	\$631	\$358	\$1,411	\$1,392	\$800
BlackRock High Yield Bond 529 Portfolio	\$460	\$139	\$88	\$692	\$433	\$275	\$943	\$749	\$479	\$1,660	\$1,643	\$1,064
AB Global Bond 529 Portfolio	\$452	\$131	\$80	\$668	\$408	\$250	\$901	\$706	\$435	\$1,570	\$1,553	\$969
T. Rowe Price Balanced 529 Portfolio	\$447	\$126	\$75	\$653	\$393	\$234	\$875	\$679	\$407	\$1,514	\$1,495	\$909
DFA Real Estate 529 Portfolio	\$420	\$98	\$47	\$570	\$307	\$148	\$732	\$533	\$258	\$1,204	\$1,182	\$580
Principal Global Real Estate 529 Portfolio	\$488	\$169	\$118	\$780	\$524	\$367	\$1,094	\$903	\$636	\$1,979	\$1,967	\$1,404
DFA U.S. Large Cap Value 529 Portfolio	\$424	\$103	\$51	\$582	\$320	\$161	\$754	\$555	\$280	\$1,250	\$1,229	\$629
Northern Funds Stock Index 529 Portfolio	\$412	\$90	\$39	\$545	\$282	\$122	\$690	\$490	\$214	\$1,111	\$1,088	\$481
T. Rowe Price Large-Cap Growth 529 Portfolio	\$457	\$136	\$85	\$683	\$424	\$266	\$927	\$733	\$462	\$1,626	\$1,609	\$1,029
Northern Mid-Cap Index 529 Portfolio	\$417	\$95	\$44	\$561	\$298	\$138	\$717	\$517	\$241	\$1,169	\$1,147	\$543
T. Rowe Price Small Cap Value 529 Portfolio	\$470	\$150	\$98	\$723	\$465	\$307	\$995	\$803	\$533	\$1,771	\$1,756	\$1,182
Northern Funds Small Cap Index 529 Portfolio	\$417	\$95	\$44	\$561	\$298	\$138	\$717	\$517	\$241	\$1,169	\$1,147	\$543
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	\$466	\$146	\$94	\$711	\$452	\$295	\$974	\$781	\$511	\$1,727	\$1,711	\$1,135
Northern Funds International Equity Index 529 Portfolio	\$426	\$105	\$53	\$588	\$326	\$167	\$764	\$566	\$291	\$1,273	\$1,253	\$654
Neuberger Berman International Select 529 Portfolio	\$483	\$163	\$112	\$762	\$506	\$348	\$1,063	\$872	\$604	\$1,914	\$1,900	\$1,334
DFA International Small Company 529 Portfolio	\$441	\$120	\$69	\$634	\$374	\$215	\$843	\$647	\$374	\$1,445	\$1,427	\$837
Vanguard Emerging Markets Select 529 Portfolio	\$486	\$166	\$115	\$771	\$515	\$358	\$1,078	\$888	\$620	\$1,947	\$1,934	\$1,369
Credit Suisse Commodity Return Strategy 529 Portfolio	\$482	\$162	\$111	\$759	\$502	\$345	\$1,057	\$866	\$598	\$1,903	\$1,889	\$1,323

7. New Mutual Fund Ticker Symbols and Expense Ratios

Page 59 of the Program Disclosure Statement is hereby deleted in its entirety and replaced with the following table.

MUTUAL FUND TICKER SYMBOLS AND EXPENSE RATIOS

The following table sets forth the ticker symbols and the total operating expenses, as disclosed in each fund's most recent prospectus dated on or prior to September 20, 2022, of the underlying investment funds in which the Portfolios invest.

Fund	Ticker Symbol	Expense Ratio
State Street Institutional U.S. Government Money Market Fund (Premier)	GVMXX	0.12%
PIMCO Short-Term Fund (Instl.)	PTSHX	0.45%
Northern Funds Bond Index Fund	NOBOX	0.07%
Fidelity Advisor Investment Grade Bond Fund	FIKQX	0.36%
PGIM Total Return Bond Fund	PTRQX	0.39%
American Century Short Duration Inflation Protection Bond Fund	APISX	0.36%
BlackRock High Yield Bond Fund (Instl.)	BHYIX	0.58%
AB Global Bond Fund	ANAZX	0.50%
T.Rowe Price Balanced Fund (I Class)	RBAIX	0.45%
DFA Real Estate Securities Fund	DFREX	0.18%
Principal Global Real Estate Securities Fund	PGRSX	0.87%
DFA U.S. Large Cap Value Fund	DFLVX	0.22%
Northern Funds Stock Index	NOSIX	0.05%
T.Rowe Price Large-cap Growth Fund (Instl.)	TRLGX	0.55%
Northern Funds Mid Cap Index	NOMIX	0.10%
T.Rowe Price Small Cap Value Fund	PRVIX	0.68%
Northern Funds Small Cap Value Fund	NOSGX	1.00%
Northern Funds Small Cap Index Fund	NSIDX	0.10%
T.Rowe Price QM U.S. Small-Cap Growth Equity Fund (I Class)	TQAIX	0.64%
Northern Funds International Equity Index Fund	NOINX	0.10%
Neuberger Berman International Select Fund (Instl)	NILIX	0.81%
DFA International Small Company Fund (Instl.)	DFISX	0.39%
Vanguard Emerging Markets Select Stock	VMMSX	0.84%
Credit Suisse Commodity Return Strategy Fund (Class I)	CRSOX	0.80%

For more complete information regarding any fund, you may request a prospectus from your financial advisor, the Program Manager, or by visiting CollegeCounts529advisor.com. All investments carry some degree of risk which will affect the value of the fund's investments, investment performance, and price of its shares. It is possible to lose money by investing in the funds. For more complete information, please see each fund's Prospectus.

8. New Fee Structure B Fee and Expense Tables

Pages 107 - 108 of the Program Disclosure Statement are hereby deleted in their entirety and replaced with the following tables.

Fee Structure B Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum CDSC Charge	Account Fee ³ (Waived for Alabama Residents)
Target Portfolios							
Fund 100	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Fund 80	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Fund 60	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Fund 40	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Fund 20	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
Fixed Income Fund	0.27%	0.21%	0.07%	1.00%	1.55%	5.00%	\$12
Age Based Portfolios							
Aggressive Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 3-5	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 6-8	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 9-10	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 11-12	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 13-14	0.42%	0.21%	0.07%	1.00%	1.70%	5.00%	\$12
Ages 15-16	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 17-18	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 19+	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
Moderate Age-Based							
Ages 0-2	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 3-5	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 6-8	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 9-10	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 11-12	0.42%	0.21%	0.07%	1.00%	1.70%	5.00%	\$12
Ages 13-14	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 15-16	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 17-18	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
Ages 19+	0.34%	0.21%	0.07%	1.00%	1.62%	5.00%	\$12
Conservative Age-Based							
Ages 0-2	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 3-5	0.40%	0.21%	0.07%	1.00%	1.68%	5.00%	\$12
Ages 6-8	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 9-10	0.42%	0.21%	0.07%	1.00%	1.70%	5.00%	\$12
Ages 11-12	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 13-14	0.41%	0.21%	0.07%	1.00%	1.69%	5.00%	\$12
Ages 15-16	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
Ages 17-18	0.34%	0.21%	0.07%	1.00%	1.62%	5.00%	\$12
Ages 19+	0.27%	0.21%	0.07%	1.00%	1.55%	5.00%	\$12

Fee Structure B Fee and Expense Table	Annual Asset-Based Fees					Additional Investor Expenses	
	Estimated Underlying Fund Expenses ¹	Program Management Fees	State Fee	Annual Account Servicing Fee ²	Total Annual Asset-Based Fees	Maximum CDSC Charge	Account Fee ³ (Waived for Alabama Residents)
Individual Fund Portfolios							
Bank Savings 529 Portfolio	0.00%	0.21%	0.00%	0.00%	0.21%	none	\$12
State Street Institutional U.S. Government Money Market 529 Portfolio	0.12%	0.21%	0.00%	0.00%	0.33%	none	\$12
PIMCO Short-Term 529 Portfolio	0.45%	0.21%	0.07%	0.75%	1.48%	2.00%	\$12
Northern Funds Bond Index 529 Portfolio	0.07%	0.21%	0.07%	1.00%	1.35%	5.00%	\$12
Fidelity Advisor Investment Grade Bond 529 Portfolio	0.36%	0.21%	0.07%	1.00%	1.64%	5.00%	\$12
PGIM Total Return Bond 529 Portfolio	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
American Century Short Duration Inflation Protection Bond 529 Portfolio	0.36%	0.21%	0.07%	1.00%	1.64%	5.00%	\$12
BlackRock High Yield Bond 529 Portfolio	0.58%	0.21%	0.07%	1.00%	1.86%	5.00%	\$12
AB Global Bond 529 Portfolio	0.50%	0.21%	0.07%	1.00%	1.78%	5.00%	\$12
T. Rowe Price Balanced 529 Portfolio	0.45%	0.21%	0.07%	1.00%	1.73%	5.00%	\$12
DFA Real Estate 529 Portfolio	0.18%	0.21%	0.07%	1.00%	1.46%	5.00%	\$12
Principal Global Real Estate 529 Portfolio	0.87%	0.21%	0.07%	1.00%	2.15%	5.00%	\$12
DFA U.S. Large Cap Value 529 Portfolio	0.22%	0.21%	0.07%	1.00%	1.50%	5.00%	\$12
Northern Funds Stock Index 529 Portfolio	0.05%	0.21%	0.07%	1.00%	1.33%	5.00%	\$12
T. Rowe Price Large-Cap Growth 529 Portfolio	0.55%	0.21%	0.07%	1.00%	1.83%	5.00%	\$12
Northern Mid-Cap Index 529 Portfolio	0.10%	0.21%	0.07%	1.00%	1.38%	5.00%	\$12
T. Rowe Price Small Cap Value 529 Portfolio	0.68%	0.21%	0.07%	1.00%	1.96%	5.00%	\$12
Northern Funds Small Cap Index 529 Portfolio	0.10%	0.21%	0.07%	1.00%	1.38%	5.00%	\$12
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	0.64%	0.21%	0.07%	1.00%	1.92%	5.00%	\$12
Northern Funds International Equity Index 529 Portfolio	0.10%	0.21%	0.07%	1.00%	1.38%	5.00%	\$12
Neuberger Berman International Select 529 Portfolio	0.81%	0.21%	0.07%	1.00%	2.09%	5.00%	\$12
DFA International Small Company 529 Portfolio	0.39%	0.21%	0.07%	1.00%	1.67%	5.00%	\$12
Vanguard Emerging Markets Select 529 Portfolio	0.84%	0.21%	0.07%	1.00%	2.12%	5.00%	\$12
Credit Suisse Commodity Return Strategy 529 Portfolio	0.80%	0.21%	0.07%	1.00%	2.08%	5.00%	\$12

9. New Fee Structure B Hypothetical Expense Example

Pages 110 – 111 of the Program Disclosure Statement are hereby deleted in their entirety and replaced with the following Tables.

Approximate Cost of a \$10,000 Investment								
HYPOTHETICAL EXPENSE EXAMPLE	One Year		Three Year		Five Year		Ten Year	
	B ¹	B ²	B ¹	B ²	B ¹	B ²	B ¹	B ²
Target Portfolios								
Fund 100	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Fund 80	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Fund 60	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Fund 40	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Fund 20	\$170	\$670	\$527	\$827	\$909	\$1,059	\$1,978	\$1,978
Fixed Income Fund	\$158	\$658	\$490	\$790	\$845	\$995	\$1,845	\$1,845
Age Based Portfolios								
Aggressive Age-Based								
Ages 0-2	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 3-5	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 6-8	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 9-10	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 11-12	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 13-14	\$174	\$674	\$540	\$840	\$930	\$1,080	\$2,021	\$2,021
Ages 15-16	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 17-18	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 19+	\$170	\$670	\$527	\$827	\$909	\$1,059	\$1,978	\$1,978
Moderate Age-Based								
Ages 0-2	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 3-5	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 6-8	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 9-10	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 11-12	\$174	\$674	\$540	\$840	\$930	\$1,080	\$2,021	\$2,021
Ages 13-14	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 15-16	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 17-18	\$170	\$670	\$527	\$827	\$909	\$1,059	\$1,978	\$1,978
Ages 19+	\$166	\$666	\$515	\$815	\$888	\$1,038	\$1,934	\$1,934
Conservative Age-Based								
Ages 0-2	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 3-5	\$172	\$672	\$534	\$834	\$919	\$1,069	\$2,000	\$2,000
Ages 6-8	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 9-10	\$174	\$674	\$540	\$840	\$930	\$1,080	\$2,021	\$2,021
Ages 11-12	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 13-14	\$173	\$673	\$537	\$837	\$925	\$1,075	\$2,010	\$2,010
Ages 15-16	\$170	\$670	\$527	\$827	\$909	\$1,059	\$1,978	\$1,978
Ages 17-18	\$166	\$666	\$515	\$815	\$888	\$1,038	\$1,934	\$1,934
Ages 19+	\$158	\$658	\$490	\$790	\$845	\$995	\$1,845	\$1,845

¹Assumes no redemption

²Assumes redemption at the end of the period

Approximate Cost of a \$10,000 Investment (continued)

HYPOTHETICAL EXPENSE EXAMPLE	One Year		Three Year		Five Year		Ten Year	
	B ¹	B ²	B ¹	B ²	B ¹	B ²	B ¹	B ²
Individual Fund Portfolios								
Bank Savings 529 Portfolio	\$22	\$22	\$68	\$68	\$118	\$118	\$268	\$268
State Street Institutional U.S. Government Money Market 529 Portfolio	\$34	\$34	\$106	\$106	\$186	\$186	\$419	\$419
PIMCO Short-Term 529 Portfolio	\$152	\$352	\$471	\$571	\$813	\$813	\$1,778	\$1,778
Northern Funds Bond Index 529 Portfolio	\$147	\$647	\$455	\$755	\$787	\$937	\$1,722	\$1,722
Fidelity Advisor Investment Grade Bond 529 Portfolio	\$168	\$668	\$521	\$821	\$898	\$1,048	\$1,956	\$1,956
PGIM Total Return Bond 529 Portfolio	\$171	\$671	\$531	\$831	\$914	\$1,064	\$1,989	\$1,989
American Century Short Duration Inflation Protection Bond 529	\$168	\$668	\$521	\$821	\$898	\$1,048	\$1,956	\$1,956
BlackRock High Yield Bond 529 Portfolio	\$191	\$691	\$590	\$890	\$1,014	\$1,164	\$2,195	\$2,195
AB Global Bond 529 Portfolio	\$182	\$682	\$565	\$865	\$972	\$1,122	\$2,109	\$2,109
T. Rowe Price Balanced 529 Portfolio	\$177	\$677	\$549	\$849	\$946	\$1,096	\$2,054	\$2,054
DFA Real Estate 529 Portfolio	\$150	\$650	\$465	\$765	\$803	\$953	\$1,756	\$1,756
Principal Global Real Estate 529 Portfolio	\$220	\$720	\$680	\$980	\$1,165	\$1,315	\$2,503	\$2,503
DFA U.S. Large Cap Value 529 Portfolio	\$154	\$654	\$477	\$777	\$824	\$974	\$1,801	\$1,801
Northern Funds Stock Index 529 Portfolio	\$141	\$641	\$440	\$740	\$760	\$910	\$1,666	\$1,666
T. Rowe Price Large-Cap Growth 529 Portfolio	\$188	\$688	\$580	\$880	\$998	\$1,148	\$2,163	\$2,163
Northern Mid-Cap Index 529 Portfolio	\$147	\$647	\$455	\$755	\$787	\$937	\$1,722	\$1,722
T. Rowe Price Small Cap Value 529 Portfolio	\$201	\$701	\$621	\$921	\$1,066	\$1,216	\$2,302	\$2,302
Northern Funds Small Cap Index 529 Portfolio	\$147	\$647	\$455	\$755	\$787	\$937	\$1,722	\$1,722
T. Rowe Price QM U.S. Small-Cap Growth Equity 529 Portfolio	\$197	\$697	\$608	\$908	\$1,046	\$1,196	\$2,259	\$2,259
Northern Funds International Equity Index 529 Portfolio	\$156	\$656	\$484	\$784	\$835	\$985	\$1,823	\$1,823
Neuberger Berman International Select 529 Portfolio	\$214	\$714	\$661	\$961	\$1,134	\$1,284	\$2,440	\$2,440
DFA International Small Company 529 Portfolio	\$171	\$671	\$531	\$831	\$914	\$1,064	\$1,989	\$1,989
Vanguard Emerging Markets Select 529 Portfolio	\$217	\$717	\$671	\$971	\$1,150	\$1,300	\$2,471	\$2,471
Credit Suisse Commodity Return Strategy 529 Portfolio	\$213	\$713	\$658	\$958	\$1,129	\$1,279	\$2,429	\$2,429

¹Assumes no redemption

²Assumes redemption at the end of the period