For more information about NJ ABLE (the "Member Plan"), call (888) 609-8869, or visit [nj.savewithable.com] to obtain the [Plan Disclosure Booklet] and/or the [Investment Policy Statement], which include investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing.

Before investing in any qualified ABLE program, you should consider whether your home state offers a qualified ABLE program that provides its taxpayers with favorable state tax and other benefits that are only available through investment in the home state's qualified ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's qualified ABLE program, or any other qualified ABLE program, to learn more about those plans' features, benefits and limitations. Keep in mind that state-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

The Member Plan is sponsored by the state of New Jersey and administered by the Department of the Treasury and the Department of Human Services. The Member Plan is one of the qualified ABLE plans issued by the National ABLE Alliance. Ascensus College Savings Recordkeeping Services, LLC, the Program Manager, and its affiliates have overall responsibility for the day-to-day operations, including investment advisory, recordkeeping and administrative services. The Member Plan's Investment Options are allocations to mutual funds, ETFs, banking products and/or other investments. Except for the Checking Account Option, investments in the Member Plan are not insured by the FDIC. Interests in the Member Plan are municipal securities and the value of your Account will vary with market conditions.

Investment returns will vary depending upon the performance of the Investment Options you choose. You could lose all or a portion of your money by investing in the Member Plan depending on market conditions. Account Owners assume all investment risks as well as responsibility for any federal and state tax consequences.

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