

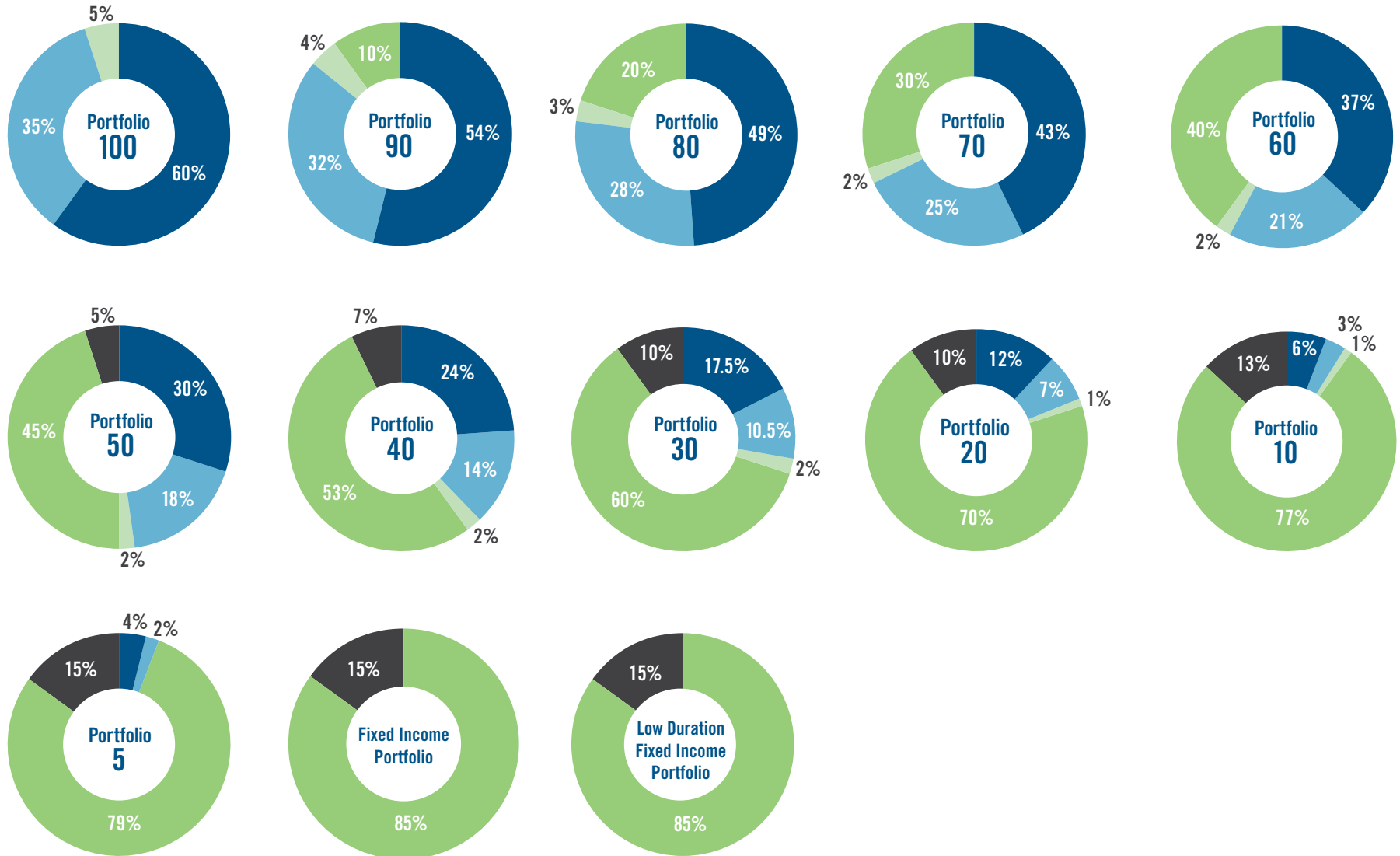
# Index Custom Choice Approach<sup>1</sup>

With this option, you can invest in one or any combination of the below portfolios, all of which comprise passive or index investments.



## The Education Plan<sup>®</sup>

Save today for your child's tomorrow



● U.S. Equity ● Global & International Equity ● Real Estate ● Fixed Income ● Oppenheimer Institutional Government Money Market<sup>2</sup>

# Index Custom Choice Portfolio Descriptions<sup>1</sup>

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## Index Portfolio 100

Invests primarily in equity and a small amount of real estate securities in order to seek capital appreciation.

## Index Portfolio 90

Invests in a combination of equity, fixed income, and real estate securities – with an emphasis on equity – in order to seek capital appreciation and income.

## Index Portfolio 80

Invests in a combination of equity, fixed income, and real estate securities – with an emphasis on equity - in order to seek capital appreciation and income.

## Index Portfolio 70

Invests in a combination of equity, fixed income, and real estate securities – with an emphasis on equity – in order to seek capital appreciation and income.

## Index Portfolio 60

Invests in a combination of equity, fixed income, and real estate securities – with an emphasis on equity – in order to seek capital appreciation and income.

## Index Portfolio 50

Invests primarily in fixed income and inflation-protected fixed income securities – with an equal weighting in fixed income and equity – to seek conservative appreciation and income.

## Index Portfolio 40

Invests in a combination of equity, fixed income, inflation-protected fixed income and real estate securities – with an emphasis on fixed income – in order to seek income and capital appreciation.

## Index Portfolio 30

Invests primarily in fixed income and inflation-protected fixed income securities – with a lesser emphasis on equity and real estate – to seek conservative appreciation and principal protection.

## Index Portfolio 20

Invests primarily in short-term fixed income, inflation-protected fixed income and money market securities – with a slight emphasis on equity and real estate – to seek conservative appreciation and principal protection.

## Index Portfolio 10

Invests in short-term fixed income, inflation-protected fixed income and money market securities – with a slight emphasis on equity and real estate – to seek conservative appreciation and principal protection.

## Index Portfolio 5

Invests in short term fixed income, inflation-protected fixed income and money market securities – with a small amount of equity and real estate securities – to seek conservative appreciation and principal protection.

## Index Fixed Income Portfolio

Invests in fixed income, inflation-protected fixed income and money market securities to seek the primary objective of income.

## Index Low Duration Fixed Income Portfolio

Invests in short-term fixed income, inflation-protected fixed income and money market securities to seek principal protection and income.

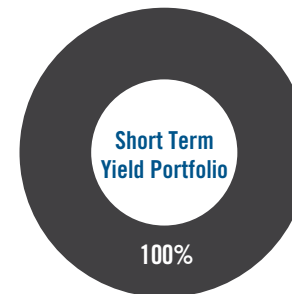
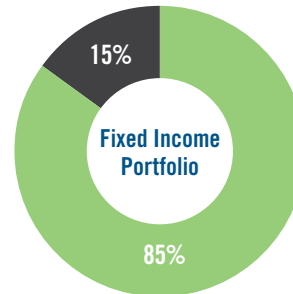
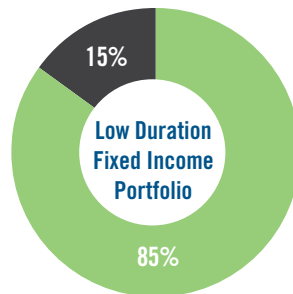
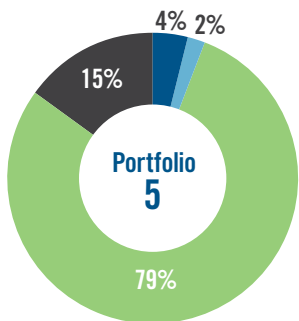
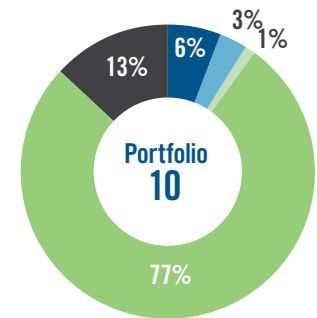
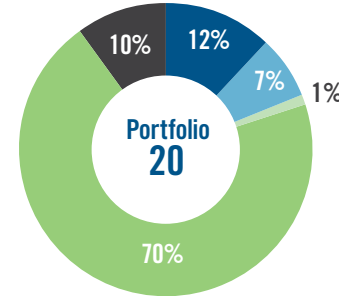
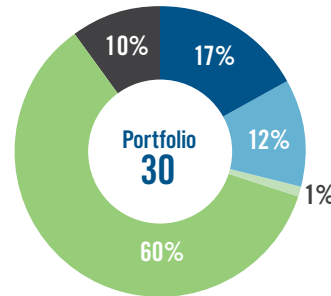
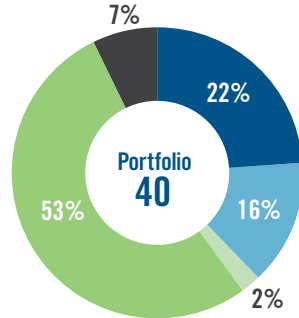
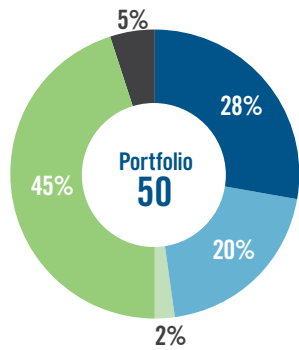
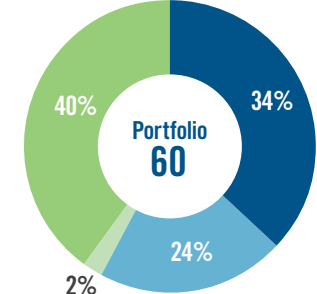
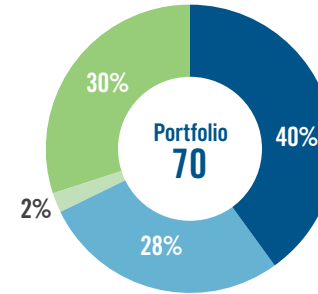
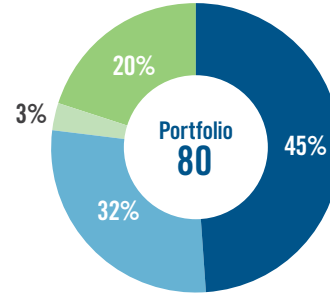
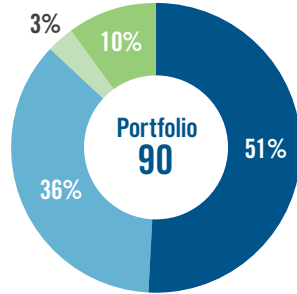
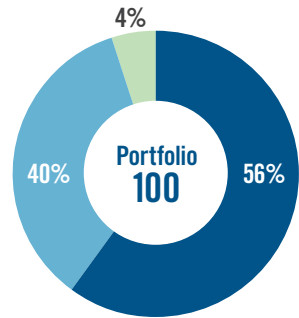
# Blended Custom Choice Approach<sup>1</sup>

With this option, you can invest in one or any combination of the below portfolios.



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● U.S. Equity ● Global & International Equity ● Real Estate ● Fixed Income ● Oppenheimer Institutional Government Money Market<sup>2</sup>

# Blended Custom Choice Portfolio Descriptions<sup>1</sup>

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## Blended Portfolio 100

Invests primarily in equity and a small amount of real estate securities in order to seek capital appreciation.

## Blended Portfolio 90

Invests primarily in equity, real estate, and fixed income investments in order to seek capital appreciation.

## Blended Portfolio 80

Invests in a combination of equity, fixed income, and real estate investments in order to seek capital appreciation and income.

## Blended Portfolio 70

Invests in a combination of equity, fixed income, and real estate investments in order to seek capital appreciation and income.

## Blended Portfolio 60

Invests in a combination of equity, fixed income, and real estate investments – with an emphasis on equity – in order to seek capital appreciation and income.

## Blended Portfolio 50

Invests in a combination of equity, fixed income, real estate investments – with equal emphasis on fixed income and equity – in order to seek capital appreciation and income.

## Blended Portfolio 40

Invests in a combination of fixed income, inflation-protected fixed income, equity, and money market investments – with an emphasis on fixed income – in order to seek income and moderate appreciation.

## Blended Portfolio 30

Invests primarily in fixed income, inflation-protected fixed income, equity, real estate and money market investments – with a lesser emphasis on fixed income in order to seek income and conservative appreciation.

## Blended Portfolio 20

Invests primarily in fixed income and inflation-protected fixed income investments – with an emphasis on fixed income and money market – in order to seek income and conservative appreciation.

## Blended Portfolio 10

Invests in fixed income, inflation-protected fixed income and money market securities – with a slight emphasis on equity and real estate – to seek conservative appreciation and principal protection.

## Blended Portfolio 5

Invests in short-term fixed income, inflation-protected fixed income and money market securities – with a small amount of equity and real estate securities – to seek conservative appreciation and principal protection.

## Blended Fixed Income Portfolio

Invests in fixed income and money market investments to seek income and principal protection

## Blended Low Duration Fixed Income Portfolio

Invests in short-term fixed income and money market investments to seek income with an emphasis on principal protection.

## Short Term Yield Portfolio

Invests 100% in Oppenheimer Institutional Government Money Market Fund<sup>2</sup> to seek maximum current income consistent with stability of principal.

1. Each underlying investment has its own risks. For example, the prices of small-cap stocks are generally more volatile than large-company stocks. There are special risks inherent to international investing, including currency, political, social, and economic risks. Investments in growth stocks may be more volatile than other securities. With value investing, if the marketplace does not recognize that a security is undervalued, the expected price increase may not occur. Fixed income investing entails credit and interest risks. When interest rates rise, bond prices generally fall, and the underlying fund's or account's value can fall. Diversification does not guarantee profit or protect against loss.

2. Prior to 9/28/16, the Portfolio's name was Oppenheimer Institutional Money Market Portfolio. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Plan Manager and The Education Trust Board have agreed to voluntarily waive the Management Fee and Administrative Fee, respectively (but, in neither case, not below zero), and/or reimburse expenses to the extent necessary to assist the Institutional Government Money Market Portfolio in attempting to maintain at least a 0.00% return. There is no guarantee that the Institutional Government Money Market Portfolio will maintain this return. This undertaking may be amended or withdrawn at any time.

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Before investing in the Plan, investors should carefully consider the investment objectives, risks, charges and expenses associated with municipal fund securities. The Plan Description and Participation Agreement contain this and other information about the Plan, and may be obtained by visiting [www.TheEducationPlan.com](http://www.TheEducationPlan.com) or calling 1.877.EdPlan8 (1.877.337.5268). Investors should read these documents carefully before investing.



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