Hespera Education & Custodial Supplement

Hespera Capital Assets / Hespera ETFs · Last reviewed September 03, 2026 · Effective March 27, 2026

1. Scope

This Education & Custodial Supplement covers Education Savings Accounts, Custodial Accounts, Youth Accounts, Roth-for-Kids pathways, and Attainable/ABLE-style savings pathways offered or facilitated by Hespera.

2. Adult responsibility

Adults opening accounts for minors are responsible for accurate information, suitable investments, and compliance with gifts-to-minors or similar local statutes. Youth Accounts remain under parental oversight settings.

3. Education tax treatment

Favorable tax treatment for education withdrawals, if any, depends on program rules and jurisdiction. Non-qualified withdrawals may be taxed or penalized. Confirm details with a tax advisor before relying on any benefit.

4. Disability / ABLE-style pathways

ABLE-style programs often impose annual contribution caps and interaction rules with means-tested benefits. Hespera provides an educational pathway; availability is jurisdiction-dependent.

5. Control and transfer at majority

Custodial assets generally transfer to the beneficiary at the age of majority defined by law or account documents. Plan ahead for that transition.

6. Investing

Balances may be diversified through age-appropriate Hespera ETF plans. Higher-volatility sleeves may be unsuitable for short education horizons.

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