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MISSOURI STATE TREASURER

## Enrollment and Payroll Direct Deposit Procedures for Employees

If you wish to participate in MOST—Missouri's 529 Education Plan and fund your account by payroll direct deposit, you can do so by enrolling online or submitting a paper enrollment application.

### ONLINE ENROLLMENT:

(Online application can take less than ten minutes. Entire process can take several days.)

#### Step 1

Visit the MOST 529 Plan website at [most529.com](http://most529.com) and select **Open an account**.

#### Step 2

Read the **Program Description** before establishing an account. This document contains important information, including certain risks associated with, and the terms under which you agree to participate in, the MOST 529 Plan. Next, complete the **New Account Owners** section and select **continue**.

#### Step 3

Follow the step-by-step instructions for completing the sections for account owner information, beneficiary information, and investment selection. On the **Funding Your Account** page, you should select **Payroll Direct Deposit**.

#### Step 4

At the end of the enrollment process, you'll be asked to print the **Payroll Direct Deposit Form** (see sample on back page). This form is prefilled with your name, the total payroll direct deposit amount, your account number, and the routing (ABA) number for the plan's bank. If you're funding more than one account by payroll direct deposit, the amount deducted per pay period should be the sum of all payroll contributions. Submit the **Payroll Direct Deposit Form** to your employer's human resources, benefits, or payroll services representative responsible for administering payroll contributions to the plan.

#### Step 5

Your employer will update the payroll direct deposit amount in the payroll system and begin remitting contributions to the plan on your behalf.

After you've enrolled in the MOST 529 Plan, you can sign up for **Upromise**, an optional program that helps you save money for education expenses by giving you back a percentage of your eligible spending at hundreds of America's leading companies. You can also participate in **Ugift**, a simple way to invite family and friends to contribute to your MOST 529 account. For details, visit [most529.com](http://most529.com).

### PAPER ENROLLMENT APPLICATION:

(Entire process can take two to three weeks.)

#### Step 1

Download an enrollment kit from the **Forms** section at [most529.com](http://most529.com) or call **800-868-3585** Monday through Friday from 7 a.m. to 8 p.m., Central time, to have an enrollment kit mailed directly to you.

#### Step 2

Read the **Program Description**, which is included in the enrollment kit, before establishing an account. This document contains important information, including certain risks associated with, and the terms under which you agree to participate in, the MOST 529 Plan.

#### Step 3

Complete the **Enrollment Application** and select "**Payroll direct deposit**" as the method of funding your account in the "**Initial Contribution**" section of the form.

#### Step 4

Return the completed application to MOST—Missouri's 529 Education Plan, P.O. Box 219212, Kansas City, MO 64121-9212.

#### Step 5

Once the application is processed, you'll receive a **Payroll Direct Deposit Form** (see sample on back page) in the mail. This form is prefilled with your name, the total payroll direct deposit amount, your account number, and the routing (ABA) number for the plan's bank. If you're funding more than one account by payroll direct deposit, the amount deducted per pay period should be the sum of all payroll contributions. Submit the **Payroll Direct Deposit Form** to your employer's human resources, benefits, or payroll services representative responsible for administering payroll contributions to the plan.

#### Step 6

Your employer will update the payroll direct deposit amount in the payroll system and begin remitting contributions to the plan on your behalf.

**If you are not a Missouri taxpayer, please consult a tax advisor. Consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.**

You'll print (online enrollment) or receive this form in the mail (paper enrollment) and then submit it to your employer. It's different from the **Payroll Direct Deposit Form** available on the MOST 529 website.

## Payroll Direct Deposit Form

<b>Step 1. (FOR EMPLOYEES): Complete this form and return to your employer.</b>		
Please print this page, sign it, include your Social Security number and the date, and submit it to the HR, benefits, or payroll representative responsible for administering payroll direct deposit contributions to the Program. Your employer will initiate or change your payroll direct deposit after they receive this form.		
Employee Name:	Sample Employee	
Total amount to be deducted per pay period:	\$0.00	
_____ Employee Signature	_____ Employee SSN	_____ Date
<b>Step 2. (FOR EMPLOYERS): Establish payroll direct deposit instructions on your payroll system.</b>		
When updating ACH direct deposit instructions for this employee, please make sure that you provide the following information with your transmittal:		
<b>1. ABA Number</b>	011001234 (Bank of New York Mellon)	
<b>2. Account Number</b>	537 + [9 digit account #]	
<b>3. Code Transmittal for Checking</b>		
<b>For Employers Transmitting Funds by Check</b>		
If you are submitting payroll contributions by check, please mail the check to the appropriate address below, along with a corresponding list containing the name, account number, and contribution amount for each participating employee:		
<b>By U.S. mail:</b>	<b>By registered, certified, or overnight mail:</b>	
MOST—Missouri's 529 Education Plan P.O. Box 219212 Kansas City, MO 64121-9212	MOST—Missouri's 529 Education Plan 920 Main Street, Suite 900 Kansas City, MO 64105	
If you have any questions, please call 800-868-3585 Monday through Friday, 7 a.m. to 8 p.m., Central time.		

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For more information about MOST—Missouri's 529 Education Plan, call 888-414-MOST or visit [missourimost.org](http://missourimost.org) to obtain a Program Description, Privacy Policy, and Participation Agreement. Investment objectives, risks, charges, expenses, and other important information are included in this document; read and consider it carefully before investing.

The Missouri Education Savings Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 Education Plan (the "Plan"), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Education Savings Program Board (the "Board"). Ascensus College Savings Recordkeeping Services, LLC, serves as the Program Manager and Recordkeeping and Servicing Agent, and together with its affiliates, has overall responsibility for the day-to-day operations of the Plan. The Vanguard Group, Inc., serves as Investment Manager for the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds.

Upromise is an optional program offered by Upromise, Inc., and is separate from MOST—Missouri's 529 Education Plan. Specific terms and conditions apply. Participating companies, contribution levels, and terms and conditions are subject to change without notice. Transfers are subject to a \$25 minimum amount.

Upromise is a registered service mark of Upromise, Inc. Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC.