

DO NOT STAPLE

MOST—Missouri's 529 Education Plan Enrollment Application



IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT. Federal law requires us to obtain certain personal information—including name, address, and date of birth—to verify the identity of each person who opens an account. We can't open an account without this information. If we're unable to verify your identity, we reserve the right to close your account or take other steps we deem reasonable.

- You can also open an individual account online at missourimost.org.
- Print clearly in capital letters and use black ink.

Download forms from our website at missourimost.org, or order them by calling us at **888-414-MOST** (888-414-6678) Monday through Friday from 7 a.m. to 8 p.m., Central time. Return this form and any other required documents in the enclosed postage-paid envelope, or mail to **MOST—Missouri's 529 Education Plan, P.O. Box 219212, Kansas City, MO 64121-9212**. For overnight delivery or registered mail, send to **MOST—Missouri's 529 Education Plan, 1001 E 101st Terrace, Suite 200, Kansas City, MO 64131**.

1. Account Type

Select one of the account types below. If you don't select an account type, we'll open an individual account.

Individual account.

UGMA/UTMA account. I'm opening this account with assets liquidated from an UGMA/UTMA custodial account. *I understand this may be a taxable event.*

I opened the UGMA/UTMA custodial account under this state's laws (please abbreviate).

Trust account. I'm opening this account for an existing trust. *(You must include a completed MOST—Missouri's 529 Education Plan Trustee Certification form and copies of the pages of the trust agreement—sometimes called the "execution pages"—containing the name of the trust, the date of the trust, and the names and signatures of the trustees.)*

Business Entity/Other Entity. I'm opening this account as a corporation, partnership, association, nonprofit, or state/local government scholarship. *(You must include documentary evidence. Please enclose supporting documents substantiating the status of the Business Entity/Other Entity account owner and the establishment of the authority of the authorized signer. Additionally, please complete the MOST—Missouri's 529 Education Plan Organization Resolution Form.)*

REMEMBER TO SIGN IN SECTION 10.



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2. Account Owner Information *(This individual, trust, or entity owns and controls the account.)*

If the account owner is a minor, please provide the minor's information in **Sections 2 and 3**; then complete **Section 5**.

Legal Name of Individual, Custodian *(first, middle initial, last)*, **Trust, Business, or Entity**

Social Security Number, Individual Taxpayer ID Number, or EIN

 / /

Birth Date/Trust Date *(month, day, year)*

Citizenship *(if account owner isn't a U.S. citizen, please indicate country of citizenship):*

 - -

Daytime Telephone Number

 - -

Evening Telephone Number

Email Address

Permanent Street Address or APO/FPO *(P.O. boxes and rural route numbers aren't acceptable.)*

City

State

Zip

Mailing Address *(required if mailing address is different from permanent street address)*

City

State

Zip

3. Designated Beneficiary Information *(Your beneficiary is the student you're saving for.)*

You can select only one beneficiary per account.

Note: You can change your beneficiary at any time to an eligible "member of the family" of the original beneficiary (the person you're selecting below). Refer to the Program Description, Privacy Policy, and Participation Agreement for more information.

Legal Name *(first, middle initial, last)*

Social Security Number or Individual Taxpayer ID Number

 / /

Birth Date *(month, day, year)*

Citizenship *(if beneficiary isn't a U.S. citizen, please indicate country of citizenship):*

Savings Goal(s)

Higher Education. Saving for qualified higher-education expenses at any eligible postsecondary school.

K-12 Tuition Expenses. Saving for tuition expenses in connection with enrollment or attendance at an elementary or secondary public, private, or religious school.

Higher Education and K-12 Tuition Expenses. Saving for both qualified higher-education expenses and K-12 tuition expenses.

4. Successor Account Owner Information *(Your successor will take control of your account in the event of your death.)*

- Don't complete this section if the account owner is a trust.
- You may revoke or change the successor account owner at any time. Refer to the Program Description, Privacy Policy, and Participation Agreement for more information.
- You can have only one successor account owner per account, and he or she must be 18 years of age or older and a U.S. citizen or resident alien.

Name of Successor Account Owner *(first, middle initial, last)*

 / /

Birth Date *(month, day, year)*

5. Designated Parent/Guardian Information

Complete this section **only** if the account owner listed in **Section 2** is a minor.

Name of Parent or Guardian *(first, middle initial, last)*

Social Security Number or Individual Taxpayer ID Number

 / /

Birth Date *(month, day, year)*

6. Investment Selection

- You can invest your contributions in age-based options designed for saving for higher-education expenses, individual portfolios, or a combination of these. Refer to the Program Description, Privacy Policy, and Participation Agreement for more information.
- You can choose up to five options, each with an allocation of 5% or more, for a total of 100% (use whole percentages only).
- Your investment selections will remain in effect until you change them online at missourimost.org or submit an Exchange/Future Contribution Allocation Form.

Age-Based Options—Designed for Higher Education

| | | |
|-------------------------------|----------------------|---|
| Aggressive Age-Based Option | <input type="text"/> | % |
| Moderate Age-Based Option | <input type="text"/> | % |
| Conservative Age-Based Option | <input type="text"/> | % |

Individual Portfolios

Stock Portfolios:

| | | |
|----------------------------------------------------|----------------------|---|
| Vanguard® Aggressive Growth Portfolio | <input type="text"/> | % |
| Vanguard Total Stock Market Index Portfolio | <input type="text"/> | % |
| Vanguard Total International Stock Index Portfolio | <input type="text"/> | % |
| DFA U.S. Large Cap Value Portfolio | <input type="text"/> | % |
| DFA U.S. Small Cap Portfolio | <input type="text"/> | % |
| DFA U.S. Core Equity 1 Portfolio | <input type="text"/> | % |
| DFA International Core Equity Portfolio | <input type="text"/> | % |

Balanced Portfolios:

| | | |
|----------------------------------------|----------------------|---|
| Vanguard Growth Portfolio | <input type="text"/> | % |
| Vanguard Moderate Growth Portfolio | <input type="text"/> | % |
| Vanguard Conservative Growth Portfolio | <input type="text"/> | % |
| Vanguard Income Portfolio | <input type="text"/> | % |

Bond Portfolios:

| | | |
|---------------------------------------------------|----------------------|---|
| Vanguard Conservative Income Portfolio | <input type="text"/> | % |
| Vanguard Total Bond Market Index Portfolio | <input type="text"/> | % |
| Vanguard Total International Bond Index Portfolio | <input type="text"/> | % |
| DFA Two-Year Global Fixed Income Portfolio | <input type="text"/> | % |

Short-Term Reserves Portfolio:

| | | |
|------------------------------------------|----------------------|---|
| Vanguard Interest Accumulation Portfolio | <input type="text"/> | % |
|------------------------------------------|----------------------|---|

| | | |
|--------------|----------------------------------|---|
| TOTAL | <input type="text" value="100"/> | % |
|--------------|----------------------------------|---|

Please remember to:

- Choose no more than five investments.
- Allocate at least 5% to each investment you choose.
- Use whole numbers.
- Sign in **Section 10**.

7. Initial Contribution

- Contributions and rollovers by check or electronic bank transfer (EBT) won't be available for withdrawal for seven business days.

Source of Funds (Check all that apply.)

- A. Personal check.** Make your check (or money order) payable to: *MOST—Missouri's 529 Education Plan*. The plan won't accept contributions made by: starter checks, bank courtesy checks, instant loan checks, credit card checks, traveler's checks, foreign checks that aren't in U.S. dollars, checks dated more than 180 days ago (from the day they're received), postdated checks, checks with unclear instructions, or any other checks the plan deems unacceptable.
- \$
- Amount
- B. Electronic bank transfer (EBT).** To set this up, enter your initial contribution amount (of \$1 or more) below and complete **Section 9**.
- \$
- Amount
- C. Recurring contributions (also known as automatic investment plan or AIP).** You can schedule a set amount to be automatically transferred from your bank account to your MOST 529 Plan account. To set this up, enter your recurring contribution amount below and then complete **Section 8A** and **Section 9**.
- The number of days the transfer takes depends on the timing of your request. If you request an EBT by the close of the New York Stock Exchange (generally 4 p.m., Eastern time), you'll get that day's closing price. Requests processed after market close will receive the next business day's trade date.
- \$
- Amount
- D. Direct rollover from another qualified 529 plan or education savings account (ESA).** Complete and attach an Incoming Rollover Form—get it online at missourimost.org or by calling **888-414-MOST** (888-414-6678). Rollovers between 529 plans for the same beneficiary may be done once every 12 months.
- \$
- Amount
- E. Indirect rollover from another qualified 529 plan, an education savings account (ESA), or a qualified U.S. savings bond.** Rollovers between 529 plans for the same beneficiary may be done once every 12 months.
- Indirect rollover from another qualified 529 plan or an ESA.** Enclose documentation from the distributing financial institution detailing a breakdown of contributions and earnings.
 - Indirect rollover from a qualified U.S. savings bond.** Attach a statement or IRS Form 1099-INT issued by the distributing financial institution showing the interest paid upon redemption.
- If you don't provide this documentation, the entire amount will be considered earnings, which could result in adverse tax consequences, particularly if you make a nonqualified withdrawal from your MOST 529 account.**
- \$ \$
- Contributions Earnings
- F. Payroll direct deposit.** If you want to make contributions to your MOST 529 account as a payroll direct deposit, you must check with your employer's payroll office to make sure you can participate. Before payroll direct deposit contributions can be made to your account, you have to complete the Payroll Direct Deposit Form and mail it to the address on the form. Then sign the confirmation statement you receive from us and submit it to your employer's payroll department. The amount you indicate below will be in addition to any payroll direct deposits you've already established on other MOST 529 accounts.
- \$
- Amount of Deduction Each Pay Period (\$1 minimum)

8. Subsequent Contributions *(optional)*

- **Note:** A plan of regular investment can't assure a profit or protect against a loss.
- **Important:** These options can be established only on accounts held by a U.S. bank, savings and loan association, or credit union that's a member of the Automated Clearing House (ACH) network. Money market mutual funds and cash management accounts offered through nonbank financial companies may not be used. If you don't check the confirmation box in **Section 9**, your request may not be processed.
- Recurring contributions and electronic bank transfers (EBTs) won't be available for withdrawal for seven business days.

A. **Recurring contributions.** Have a set amount electronically transferred from your bank account to your MOST 529 account on a regular schedule.

- You may establish this service or change the debit amount and frequency anytime online at missourimost.org or by calling **888-414-MOST** (888-414-6678).
- Your MOST 529 account will be credited one business day before the withdrawal from your bank account.
- To set this up, you must provide your bank information in **Section 9**.

Amount of Debit (\$1 minimum): \$ **00**

Frequency (Check one.): Monthly Quarterly

Start Date: / /
Date (month, day, year)

Your bank account will be debited (money will be withdrawn) on the 20th of the month, unless you pick a different date. Your investment will be credited (money will be added) to your MOST 529 account on the *previous business day*. **Note:** Recurring contributions with a debit date of January 1st, 2nd, 3rd, or 4th will count as contributions for the new calendar year. Quarterly investments are made every three months on the day indicated. If your application is received after the recurring contribution start date, the recurring contributions will begin the following month.

Annual increase. You may increase your recurring contribution automatically on an annual basis. Your contribution will be adjusted each year according to the information below.

Amount of increase: \$ **00**

Month*:

*Indicate the month you want your recurring contribution increased each year. If you choose to increase your recurring contribution in January and your recurring contribution is debited on the 20th day of the month, the first increase will be debited on January 20.

B. **Electronic bank transfer (EBT).** Make onetime or periodic transfers of \$1 or more from your bank account to your MOST 529 account by phone or online.

- The number of days the transfer takes depends on the timing of your request. If you request an EBT by the close of the New York Stock Exchange (generally 4 p.m., Eastern time), you'll get that day's closing price. Requests processed after market close will receive the next business day's trade date.
- To set this up, you must provide your bank information in **Section 9**.

C. **Payroll direct deposit.** If you want to make contributions to your MOST 529 account as a payroll direct deposit, you must check with your employer's payroll office to make sure you can participate. Before payroll direct deposit contributions can be made to your account, you have to complete the Payroll Direct Deposit Form and mail it to the address on the form. Then sign the confirmation statement you receive from us and submit it to your employer's payroll department. The amount you indicate below will be in addition to any payroll direct deposits you've already established on other MOST 529 accounts.

\$ **00**

Amount of Deduction Each Pay Period (\$1 minimum)

9. Bank Information *(required to fund your initial contribution by EBT and/or to establish the recurring contribution or EBT option)*

Important: Please check the box to confirm that your electronic transfers won't involve a bank or other financial services company, including any branch or office, located outside the territorial jurisdiction of the United States. If you're unable to confirm this, your request may not be processed.

Bank Name

Bank Routing Number

Bank Account Number

Account Type
(Check one.)

Checking

Savings

Note: The routing number is usually located in the bottom-left corner of your checks. You can also ask your bank for the routing number.

Authorization—YOU MUST SIGN BELOW

By signing below, I hereby apply for an account in MOST—Missouri's 529 Education Plan. I certify that:

- I've received and read the MOST—Missouri's 529 Education Plan Program Description, Privacy Policy, and Participation Agreement, and the Privacy Policy of Ascensus College Savings Recordkeeping Services, LLC. I understand that by signing this Enrollment Application, I'm also signing and agreeing to be bound by the terms and conditions of the Program Description, Privacy Policy, and Participation Agreement. I understand that this Enrollment Application shall be construed, governed, and interpreted in accordance with the laws of the State of Missouri.
- Except as set forth below, I understand that the Program Description, Privacy Policy, and Participation Agreement constitutes the entire agreement between the account owner and MOST 529. No person is authorized to make an oral modification to this agreement.
- I understand that I may incur federal and state income taxes, penalty taxes, federal gift tax, estate tax, or generation-skipping transfer tax as a consequence of certain activities, including terminating my account or changing my beneficiary to an ineligible person. (Account owners should seek advice from a qualified tax advisor.)
- I understand that contributions to MOST 529 aren't insured and that the investment returns aren't guaranteed by the Federal Deposit Insurance Corporation, The Vanguard Group, Inc., Dimensional Fund Advisors LP, or their respective affiliates, Ascensus College Savings Recordkeeping Services, LLC, or their respective affiliates, the State of Missouri, or any other government or government agency. I understand that contributions will be invested under the direction of the Treasurer of State and that there's no assurance that the accounts under MOST 529 will generate any specific rate of return; in fact, there's no assurance that the accounts won't decrease in value.
- If I've chosen the recurring contribution or electronic bank transfer option, I authorize MOST 529 and Ascensus College Savings Recordkeeping Services, LLC, upon telephone or online request, to secure payment of amounts invested by me, by initiating credits or debits involving my account at the bank named in **Section 9**. I authorize the bank to accept any such credits or debits to my account without responsibility for their correctness. I acknowledge that the origination of ACH transactions involving my account must comply with U.S. law. I further agree that MOST 529 and Ascensus College Savings Recordkeeping Services, LLC, and their respective affiliates won't incur any loss, liability, cost, or expense for acting upon my telephone or online request. I understand that this authorization may be terminated by me at any time by notifying MOST 529 and Ascensus College Savings Recordkeeping Services, LLC, by telephone or in writing, and that the termination request will be effective as soon as MOST 529 and Ascensus College Savings Recordkeeping Services, LLC, have had a reasonable amount of time to act upon it. I acknowledge that if a recurring or EBT contribution can't be processed because the bank account on which it's drawn contains insufficient funds or incomplete or inaccurate information, the plan reserves the right to suspend processing of future recurring or EBT contributions. I certify that I have authority to transact on the bank account identified by me in **Section 9**.
- **I agree to the terms of the predispute arbitration clause as described in the Program Description, Part 10. Arbitration.**
- I certify that the information provided on this form is true and accurate and that I'm bound by the terms, rights, and responsibilities stated in this Enrollment Application and by any and all statutory, administrative, and operating procedures that govern MOST 529.

Signature of Account Owner, Custodian, Trustee, or authorized signatory of Business Entity/Other Entity *(If the account owner is a minor, the designated parent or guardian named in Section 5 must sign.)*

 / /

Date *(month, day, year)*

Two ways to supplement your education savings!

Ugift® is a way to invite family and friends to celebrate a child's milestones with the gift of education savings. This easy-to-use service lets the special people in your life make gift contributions to your MOST 529 account.

Upromise® lets you add to your education savings simply by spending money on products you use every day—from gasoline to laundry detergent. By participating in this service, a percentage of every dollar you spend on thousands of products is returned to you in an account that you establish with Upromise. You then have the option to roll these funds into your MOST 529 account. (If you're already a member of Upromise, you can arrange to have contributions transferred from your existing Upromise account to your MOST 529 account.)

To learn more about these services, visit missourimost.org and follow the online instructions to join Upromise or use Ugift.

Additional Information *(optional)*

How did you hear about MOST 529? *(Check one.)*

- | | |
|-----------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Direct mail | <input type="checkbox"/> TV |
| <input type="checkbox"/> Newspaper/Magazine article | <input type="checkbox"/> Friend or relative |
| <input type="checkbox"/> Print ad | <input type="checkbox"/> Advisor |
| <input type="checkbox"/> Online ad | <input type="checkbox"/> Employer |
| <input type="checkbox"/> Email | <input type="checkbox"/> Radio |
| <input type="checkbox"/> Upromise website | <input type="checkbox"/> Vanguard website |
| <input type="checkbox"/> Events | |

Vanguard is a trademark of The Vanguard Group, Inc. Upromise is a registered service mark of Upromise, Inc. Ugift is a registered service mark of Ascensus College Savings Recordkeeping Services, LLC.