

# The NEST 529 Advisor Plan

## Facts and Features



The NEST 529 Advisor Plan is an affordable, tax-advantaged way to save for higher education through a simple investment structure of high-quality underlying investments. Assets can be used at any eligible 2 or 4-year college, vocational/technical school, community college or graduate school in the United States and abroad.

### Low Fees

- No annual account fee; no hidden fees
- No contribution minimums
- Reasonable Total Annual Asset-Based Fees<sup>1</sup>

### Simple Unit Class Structure

#### CLASS A

- 3.50% sales load
- Breakpoints with Rights of Accumulation and Letter of Intent
- 0.25% Distribution and Marketing Fee

#### CLASS C

- 1.00% CDSC for withdrawals within the first year of the contribution
- 1.00% Distribution and Marketing Fee begins in month 13
- Class C units convert without a sales load to Class A units the month following the fifth anniversary of the purchase date

### Investment Strength and Diversification

- Wide-range of asset classes and investment styles
- Three Age Based Investment Options: Aggressive, Growth, Index
- Six Static Investment Options: All Equity, Growth, Moderate Growth, Balanced, Conservative and Bank Savings (FDIC-insured)
- 19 Individual Investment Options from 12 respected fund families
- Strong investment experience with diligent, continuous oversight

### Tax Benefits

- High contribution limit of \$400,000<sup>2</sup>
- Earnings are tax deferred while invested and tax free when withdrawn for qualified expenses<sup>3</sup>
- Nebraska account owners income tax deduction for their contribution of up to \$10,000 (\$5,000 married filing separately)<sup>4</sup>

*Check with your home state first to see if it offers tax or other benefits to you or your beneficiary that are only offered if using the state's 529 Plan.*



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# Asset Class Allocation Glide Path

AGE-BASED AGGRESSIVE	AGE 0-2	AGE 3-5	AGE 6-8	AGE 9-10	AGE 11-12	AGE 13-14	AGE 15-16	AGE 17-18	AGE 19+											
AGE-BASED GROWTH			AGE 0-2	AGE 3-5	AGE 6-8	AGE 9-10	AGE 11-12	AGE 13-14	AGE 15-16						AGE 17-18	AGE 19+				
AGE-BASED INDEX										AGE 0-2	AGE 3-5	AGE 6-8	AGE 9-10	AGE 11-12	AGE 13-14	AGE 15-16	AGE 17-18	AGE 19+		
STATIC	ALL EQUITY		GROWTH		MODERATE GROWTH	BALANCED			CONSERVATIVE											BANK SAVINGS
Equity	100.00%	95.00%	85.00%	75.00%	65.00%	55.00%	45.00%	35.00%	25.00%	65.00%	55.00%	45.00%	35.00%	25.00%	15.00%	5.00%	0.00%	0.00%		
Fixed Income	0.00%	5.00%	15.00%	23.00%	31.00%	36.50%	42.00%	48.00%	54.00%	35.00%	45.00%	55.00%	65.00%	75.00%	52.00%	40.00%	0.00%	0.00%		
Cash Equivalent	0.00%	0.00%	0.00%	2.00%	4.00%	8.50%	13.00%	17.00%	21.00%	0.00%	0.00%	0.00%	0.00%	0.00%	33.00%	55.00%	100.00%	100.00%	100.00%	100.00%

## Age-Based and Static Investment Options

ASSET CLASS	Domestic Equity									International Equity		Allocation Fund	Intern'l Bond	Domestic Fixed Income					Cash Equivalent		Total Annual Asset-Based Fees Class A*	Total Annual Asset-Based Fees Class C**
INVESTMENT STYLE	Large Cap Passive	All Cap Passive	Large Cap Value	Large Cap Growth	Equity Income	Small-Mid Cap Core	Small Cap Value	Small Cap Growth	Real Estate	International	Emerging Markets	Equity Income	World Bond	Fixed Income Active	Fixed Income Passive	Fixed Income Passive	Short-Term Bond	TIPS	FDIC-Insured	Money Market		
FUND NAME	State Street S&P 500 <sup>®5</sup> Index	Vanguard Total Stock Market ETF <sup>6</sup>	Dodge & Cox Stock	T. Rowe Price Large Cap Growth	SPDR S&P Dividend ETF <sup>5</sup>	Vanguard Extended Market ETF	Tributary Small Company <sup>7</sup>	iShares Russell 2000 Growth ETF	Vanguard REIT ETF	State Street MSCI <sup>®</sup> ACWI ex USA Index <sup>8</sup>	Vanguard FTSE Emerging Markets ETF <sup>9</sup>	American Funds The Income Fund of America <sup>®10</sup>	DFA World ex-US Gov't Fixed Income	MetWest Total Return Bond	Federated Total Return Bond	ishares Core US Aggregate ETF	Vanguard Short-Term Bond ETF	Vanguard ST Inflation-Protected ETF	Bank Savings	Goldman Sachs Financial Square <sup>SM</sup> Gov't MM <sup>®</sup>		
TICKER	N/A	VTI	DODGX	TRLGX	SDY	VXF	FOSBX	IWO	VNQ	N/A	VVO	FIFAX	DWFIX	MWTSX	FTRBX	AGG	BSV	VTIP		FGTX		
UNDERLYING EXPENSE RATIO	0.018%	0.04%	0.52%	0.56%	0.35%	0.07%	0.99%	0.24%	0.12%	0.09%	0.12%	0.26%	0.20%	0.37%	0.39%	0.05%	0.07%	0.06%	0.00%	0.17%		
<b>AGE-BASED AGGRESSIVE</b>																						
0-2	38.00%		11.50%	11.50%		2.00%	4.25%	4.25%	5.25%	23.25%											0.73%	1.48%
3-5	36.00%		11.00%	11.00%		2.00%	4.00%	4.00%	5.00%	22.00%					5.00%						0.74%	1.49%
6-8	32.00%		10.00%	10.00%		2.00%	3.00%	3.00%	5.00%	20.00%			2.00%	5.00%	8.00%						0.75%	1.50%
9-10	27.00%		9.50%	9.50%		1.50%	2.75%	2.75%	4.50%	17.50%			2.50%	7.00%	10.50%		3.00%			2.00%	0.76%	1.51%
11-12	22.00%		9.00%	9.00%		1.00%	2.50%	2.50%	4.00%	15.00%			3.00%	9.00%	13.00%		6.00%			4.00%	0.77%	1.52%
13-14	18.00%		8.00%	8.00%		1.00%	2.00%	2.00%	3.50%	12.50%			3.50%	9.50%	14.00%		9.50%		3.00%	5.50%	0.76%	1.51%
15-16	14.00%		7.00%	7.00%		1.00%	1.50%	1.50%	3.00%	10.00%			4.00%	10.00%	15.00%		13.00%		6.00%	7.00%	0.75%	1.50%
17-18	13.00%		4.50%	4.50%		1.00%	1.00%	1.00%	2.50%	7.50%			4.00%	10.00%	16.50%		15.00%	2.50%	8.00%	9.00%	0.73%	1.48%
19+	12.00%		2.00%	2.00%		1.00%	0.50%	0.50%	2.00%	5.00%			4.00%	10.00%	18.00%		17.00%	5.00%	10.00%	11.00%	0.71%	1.46%
<b>AGE-BASED GROWTH</b>																						
0-2	32.00%		10.00%	10.00%		2.00%	3.00%	3.00%	5.00%	20.00%			2.00%	5.00%	8.00%						0.75%	1.50%
3-5	27.00%		9.50%	9.50%		1.50%	2.75%	2.75%	4.50%	17.50%			2.50%	7.00%	10.50%		3.00%			2.00%	0.76%	1.51%
6-8	22.00%		9.00%	9.00%		1.00%	2.50%	2.50%	4.00%	15.00%			3.00%	9.00%	13.00%		6.00%			4.00%	0.77%	1.52%
9-10	18.00%		8.00%	8.00%		1.00%	2.00%	2.00%	3.50%	12.50%			3.50%	9.50%	14.00%		9.50%		3.00%	5.50%	0.76%	1.51%
11-12	14.00%		7.00%	7.00%		1.00%	1.50%	1.50%	3.00%	10.00%			4.00%	10.00%	15.00%		13.00%		6.00%	7.00%	0.75%	1.50%
13-14	13.00%		4.50%	4.50%		1.00%	1.00%	1.00%	2.50%	7.50%			4.00%	10.00%	16.50%		15.00%	2.50%	8.00%	9.00%	0.73%	1.48%
15-16	12.00%		2.00%	2.00%		1.00%	0.50%	0.50%	2.00%	5.00%			4.00%	10.00%	18.00%		17.00%	5.00%	10.00%	11.00%	0.71%	1.46%
17-18	10.00%					1.00%			1.00%	3.00%			3.00%		25.00%		15.00%	9.00%	15.00%	18.00%	0.68%	1.43%
19+	4.00%									1.00%			2.00%		15.00%		18.00%	5.00%	20.00%	35.00%	0.66%	1.41%
<b>AGE-BASED INDEX</b>																						
0-2	40.00%					6.00%			4.00%	15.00%			3.00%			22.00%	6.00%			4.00%	0.58%	1.33%
3-5	34.00%					5.00%			3.50%	12.50%			3.50%			23.50%	9.50%		3.00%	5.50%	0.58%	1.33%
6-8	28.00%					4.00%			3.00%	10.00%			4.00%			25.00%	13.00%		6.00%	7.00%	0.58%	1.33%
9-10	22.00%					3.00%			2.50%	7.50%			4.00%			26.50%	15.00%	2.50%	8.00%	9.00%	0.58%	1.33%
11-12	16.00%					2.00%			2.00%	5.00%			4.00%			28.00%	17.00%	5.00%	10.00%	11.00%	0.59%	1.34%
13-14	10.00%					1.00%			1.00%	3.00%			3.00%			25.00%	15.00%	9.00%	15.00%	18.00%	0.59%	1.34%
15-16	4.00%									1.00%			2.00%			15.00%	18.00%	5.00%	20.00%	35.00%	0.61%	1.36%
17-18																				100.00%	0.44%	0.44%
19+																				100.00%	0.44%	0.44%
<b>STATIC</b>																						
ALL EQUITY STATIC	38.00%		11.50%	11.50%		2.00%	4.25%	4.25%	5.25%	23.25%											0.73%	1.48%
GROWTH STATIC	32.00%		10.00%	10.00%		2.00%	3.00%	3.00%	5.00%	20.00%			2.00%	5.00%	8.00%						0.75%	1.50%
MODERATE GROWTH STATIC	22.00%		9.00%	9.00%		1.00%	2.50%	2.50%	4.00%	15.00%			3.00%	9.00%	13.00%		6.00%			4.00%	0.77%	1.52%
BALANCED STATIC	18.00%		8.00%	8.00%		1.00%	2.00%	2.00%	3.50%	12.50%			3.50%	9.50%	14.00%		9.50%		3.00%	5.50%	0.76%	1.51%
CONSERVATIVE STATIC	12.00%		2.00%	2.00%		1.00%	0.50%	0.50%	2.00%	5.00%			4.00%	10.00%	18.00%		17.00%	5.00%	10.00%	11.00%	0.71%	1.46%
BANK SAVINGS STATIC																				100.00%	0.20%	0.20%

\* Except for the Bank Savings Static Option and The Goldman Sachs Financial Square<sup>SM</sup> Government Money Market Individual Investment Options; includes Distribution and Marketing Fee of 0.25%  
 \*\* Except for the Bank Savings Static Option and The Goldman Sachs Financial Square<sup>SM</sup> Government Money Market Individual Investment Options; includes Distribution and Marketing Fee of 1.00%



## Questions? Contact Us Today!

Service line: **1.888.659.6378** 8:00 a.m. to 8:00 p.m. CT, Monday through Friday

Website: **NEST529Advisor.com** with secure account access

- 1 Includes Weighted Average Operating Expense Ratio, Program Management Fee and State Administration Fee.
- 2 No additional contribution can be made for any beneficiary when the fair market value of all accounts maintained for that beneficiary within all 529 plans issued by the Nebraska Educational Savings Plan Trust reaches \$400,000. Assets can grow beyond \$400,000.
- 3 Earnings on Non-Qualified Withdrawals are subject to federal income tax and may be subject to an additional 10% federal tax as well as state and local income taxes.
- 4 Nebraska state tax deductions are subject to recapture if the Participation Agreement is canceled, a Non-Qualified Withdrawal is taken or assets are rolled over to another states' qualified tuition program.
- 5 The S&P 500® Index is a product of S&P Dow Jones Indices LLC, and has been licensed for use by State Street Bank and Trust.
- 6 The fund is only offered as an Individual Investment Option.
- 7 The Tributary Funds is the mutual fund complex advised by Tributary Capital Management. Tributary Capital Management, LLC is a SEC registered investment advisor and is a wholly owned subsidiary of First National Bank of Omaha.
- 8 The MSCI ACWI ex USA Index is a trademark of MSCI Inc. State Street Bank and Trust Co.
- 9 **You could lose money by investing in this investment option.** Although a money market fund seeks to preserve the value of an investment at \$1 per share, it cannot guarantee it will do so. Investment in the Money Market Investment Option is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The sponsor has no legal obligation to provide financial support to the underlying fund, and you should not expect that the sponsor will provide financial support to the underlying fund at any time.

**Refer to the NEST 529 Advisor Plan Program Disclosure Statement for complete facts and features.**

*The NEST 529 Advisor Plan is sponsored by the State of Nebraska and administered by the Nebraska State Treasurer. The NEST 529 Advisor Plan offers a series of investment portfolios within the Nebraska Educational Savings Plan Trust, which offers other investment portfolios not affiliated with the NEST 529 Advisor Plan. The NEST 529 Advisor Plan is intended to operate as a qualified tuition program to be used only to save for qualified higher education expenses, pursuant to Section 529 of the U.S. Internal Revenue Code.*

*An investor should consider the Plan's investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, at [www.NEST529Advisor.com](http://www.NEST529Advisor.com) (NEST 529 Advisor Plan), which contains more information, should be read carefully before investing.*

The NEST 529 Advisor Plan does not have any beneficial interest in these underlying investments. No offer is made hereunder or pursuant to the Plan of any of the above listed investments. Please refer to the Program Disclosure Statement for more information on the underlying investments shown on this page. The Program Manager may deviate, as permitted, within prescribed ranges from the target allocations in order to seek to meet a Portfolio's investment goal. This material is provided for general and educational purposes only, and is not intended to provide legal, tax or investment advice, or for use to avoid penalties that may be imposed under U.S. federal tax laws. Participation in the Plan does not guarantee that contributions and the investment return on contributions, if any, will be adequate to cover future tuition and other higher education expenses, or that a beneficiary will be admitted to or permitted to continue to attend an eligible educational institution. This material is not an offer to sell or a solicitation of an offer to buy any securities. Any offer to sell shares within the Plan may only be made by the Program Disclosure Statement and Participation Agreement relating to the Plan.

Except the Bank Savings Static Investment Option, investments in the NEST 529 Advisor Plan are not guaranteed or insured by the FDIC or any other government agency; are not deposits or other obligations of any depository institution. Investments are not guaranteed or insured by the State of Nebraska, the Nebraska State Treasurer, the Nebraska Investment Council, or First National Bank of Omaha or its authorized agents or their affiliates, and are subject to investment risks, including the loss of principal amount invested.

**Nebraska Educational Savings Plan Trust** Issuer  
**Nebraska State Treasurer** Trustee  
**Nebraska Investment Council** Investment Oversight  
**First National Bank of Omaha** Program Manager  
**First National Capital Markets, Inc.** Primary Distributor, Member FINRA, SIPC  
First National Capital Markets and First National Bank of Omaha are affiliates.

Investments Are Not FDIC-Insured\* | No Bank, State or Federal Guarantee | May Lose Value  
\*Except the Bank Savings Static Investment Option



NEBRASKA STATE TREASURER, TRUSTEE



PROGRAM MANAGER