



FOR MORE INFORMATION

Contact the NEST Employer Relationship Manager at 402.602.3310 or NEST@fnni.com. Or visit NEST529Direct.com or NEST529Advisor.com.

An investor should consider the NEST Plans' ("the Plans") investment objectives, risks, charges and expenses before investing. The Program Disclosure Statement, available at NEST529Direct.com or NEST529Advisor.com, should be read carefully before investing.

Investors should consider before investing whether their or their beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program and should consult their tax advisor, attorney and/or other advisor regarding their specific legal, investment or tax situation.

Participation in the Plans 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.

The Nebraska Educational Savings Plan Trust serves as Issuer. The Nebraska State Treasurer serves as Trustee. First National Bank of Omaha serves as Program Manager and First National Capital Markets serves as 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 Individual Investment Option

NEST@work
529 COLLEGE SAVINGS

Added benefits.
Employee satisfaction.



Help your employees save for a child's dreams.

Your employees face a number of large financial expenses. You are likely already helping them save for retirement, so help them tackle another big expense by providing them the tools to save for higher education.

Why become part of NEST@work

FOR THE EMPLOYER

- Enhances your benefits package—provides a competitive advantage to attract and retain employees
- Promotes the importance of higher education
- An essential component of a well-rounded financial education program
- If you choose to permit deposits through payroll deduction it is:
 - Easy to implement—no set-up costs and/or contracts to sign
 - Easy to administer—no open enrollment period restrictions and uses your standard payroll deduction processes

FOR THE EMPLOYEE

- Use to save for a child's education (parents, grandparents, relatives, friends) or to further their own continuing education
- Easy, convenient way to regularly contribute
- Encourages employees to be in control of their finances
- Available to employees in any state
- Contributions can be started, changed or stopped at any time

Services provided at no cost to your company or employee

- Experienced NEST Employer Relationship Manager to help you develop a strategy to establish and communicate the benefit to employees
- Conduct saving for college seminars and participate in benefit fairs
- Employee educational materials
- One-on-one meetings between NEST and employees
- Assistance in setting up employer-sponsored scholarship accounts
- Sneak peek of upcoming NEST-sponsored scholarships
- Employer hotline

NEST advantages

- Low annual asset-based fees with no hidden costs
- No contribution minimum
- No income limit to invest or age limit to use the funds
- Accounts can be for anyone saving for college expenses and anyone can contribute
- Earnings are free from federal income taxes if used for qualified higher education expenses*
- Account owners' contributions are tax deductible from Nebraska state income tax up to \$10,000**

* If assets are not used for qualified expenses, the earnings portion of the withdrawal is subject to federal income tax and an additional 10% federal tax and may be subject to state and local taxes.

** Nebraska state tax deductions are subject to recapture if the Participation Agreement is cancelled, a non-qualified withdrawal is taken, or if assets are rolled out of the Plan.

WHAT IS A NEST 529 COLLEGE SAVINGS PLAN?

A NEST 529 College Savings Plan provides investors a way to save for a child's higher education. Assets in a NEST account can be used at most community colleges, technical schools, universities and graduate schools nationwide.